



# STIC Search Report

## EIC 3600

STIC Database Tracking Number: 176885

TO: Mark Fadok  
Location: KNOX 5A21  
Art Unit : 3625  
Wednesday, January 18, 2006

Case Serial Number: 09/659,170

From: Sylvia Keys  
Location: EIC 3600  
Knox 4B68  
Phone: 571.272.3534

[sylvia.keys@uspto.gov](mailto:sylvia.keys@uspto.gov)

### Search Notes

Dear Examiner Fadok,

Please read through the results.

If you have any questions, please do not hesitate to contact me.

Sylvia

*Reviewed Kulk  
Eh  
1-18-06*



# STIC EIC 3600 Search Request Form

176885

Today's Date: 1-18-06 Class/Subclass: 705/26 What date would you like to use to limit the search? Priority Date: Sept 11, 2000 Other: \_\_\_\_\_

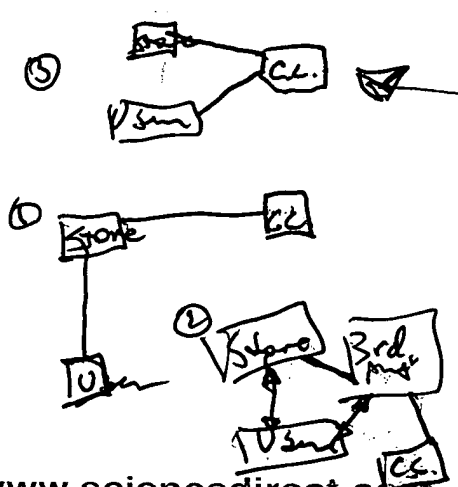
Name: MARK FADOK Format for Search Results (Circle One): PAPER DISK EMAIL  
AU: 3625 Examiner #: 38738 Where have you searched so far?  
Room #: K245A21 Phone: 26755 USP DWPI EPO JPO ACM IBM TDB  
Serial #: 09/659,170 IEEE INSPEC SPI Other: \_\_\_\_\_

Is this a "Fast & Focused" Search Request? (Circle One) YES NO  
A "Fast & Focused" Search is completed in 2-3 hours (maximum). The search must be on a very specific topic and meet certain criteria. The criteria are posted in EIC3600 and on the EIC3600 NPL Web Page at <http://ptoweb/patents/stic/stic-ic3600.htm>.

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

see last  
9 of  
claim 1

Credit card co. acting as 3rd party in transaction. User goes to CC site to look at bill, clicks on a link to vendor site for



~~billing details.~~  
purchasing a product at a Vendor. The transaction is completed through the CC company without the user directly being in contact with the Vendor.

STIC: www.sciencedirect.com Phone: the Vendor  
Date picked up: \_\_\_\_\_ Date Completed: \_\_\_\_\_





# STIC Search Results Feedback Form

**EIC 3600**

Questions about the scope or the results of the search? Contact *the EIC searcher* or contact:

Karen Lehman, EIC 3600 Team Leader  
571.272.3496 Knox suite 4B68

## Voluntary Results Feedback Form

➤ I am an examiner in Workgroup:  Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature  
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 Knox suite 4B68



File 1:ERIC 1966-2005/Dec  
      (c) format only 2006 Dialog  
 File 2:INSPEC 1898-2006/Dec W4  
      (c) 2006 Institution of Electrical Engineers  
 File 5:Biosis Previews(R) 1969-2006/Jan W2  
      (c) 2006 BIOSIS  
 File 6:NTIS 1964-2006/Jan W2  
      (c) 2006 NTIS, Intl Cpyrght All Rights Res  
 File 7:Social SciSearch(R) 1972-2006/Jan W2  
      (c) 2006 Inst for Sci Info  
 File 8:Ei Compendex(R) 1970-2006/Jan W2  
      (c) 2006 Elsevier Eng. Info. Inc.  
 File 9:Business & Industry(R) Jul/1994-2006/Jan 17  
      (c) 2006 The Gale Group  
 File 10:AGRICOLA 70-2006/Jan  
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 File 11:PsycINFO(R) 1887-2006/Jan W1  
      (c) 2006 Amer. Psychological Assn.  
 File 13:BAMP 2006/Jan W2  
      (c) 2006 The Gale Group  
 File 14:Mechanical and Transport Engineer Abstract 1966-2006/Jan  
      (c) 2006 CSA.  
 File 15:ABI/Inform(R) 1971-2006/Jan 18  
      (c) 2006 ProQuest Info&Learning  
 File 16:Gale Group PROMT(R) 1990-2006/Jan 17  
      (c) 2006 The Gale Group  
 File 18:Gale Group F&S Index(R) 1988-2006/Jan 17  
      (c) 2006 The Gale Group  
 File 19:Chem.Industry Notes 1974-2006/ISS 200602  
      (c) 2006 Amer.Chem.Soc.  
 File 20:Dialog Global Reporter 1997-2006/Jan 18  
      (c) 2006 Dialog  
 File 21:NCJRS 1972-2006/Dec  
      (c) format only 2006 Dialog  
 File 22:Employee Benefits 1986-2005/Dec  
      (c) 2005 Int.Fdn.of Empl.Ben.Plans  
 File 24:CSA Life Sciences Abstracts 1966-2005/Dec  
      (c) 2006 CSA.  
 File 25:Weldasearch-19662005/Dec  
      (c) 2005 TWI Ltd  
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      (c) 2006 Foundation Center  
 File 27:Foundation Grants Index 1990-2006/Jan  
      (c) 2006 Foundation Center  
 File 30:AsiaPacific 1985-2005/Dec 27  
      (c) 2005 Aristarchus Knowledge Indus.  
 File 31:World Surface Coatings Abs 1976-2006/Jan  
      (c) 2006 PRA Coat. Tech. Cen.  
 File 33:Aluminium Industry Abstracts 1966-2006/Jan  
      (c) 2006 CSA.  
 File 34:SciSearch(R) Cited Ref Sci 1990-2006/Jan W2  
      (c) 2006 Inst for Sci Info  
 File 35:Dissertation Abs Online 1861-2005/Dec  
      (c) 2005 ProQuest Info&Learning  
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      (c) 2006 The Dialog Corporation  
 File 38:America:History & Life 1963-2005/Q3  
      (c) 2005 ABC CLIO Inc.  
 File 39:Historical Abstracts 1973-2005  
      (c) 2005 ABC-CLIO  
 File 40:Enviroline(R) 1975-2005/Dec

File 41: Pollution Abstracts 1966-2005/Dec  
     (c) 2006 CSA.  
 File 42: Pharmaceutical News Idx 1974-2006/Dec W4  
     (c) 2006 ProQuest Info&Learning  
 File 47: Gale Group Magazine DB(TM) 1959-2006/Jan 17  
     (c) 2006 The Gale group  
 File 49: PAIS Int. 1976-2006/Dec  
     (c) 2006 Cambridge Scientific Abstracts Inc.  
 File 50: CAB Abstracts 1972-2005/Dec  
     (c) 2006 CAB International  
 File 51: Food Sci.&Tech.Abs 1969-2006/Jan W3  
     (c) 2006 FSTA IFIS Publishing  
 File 53: FOODLINE(R): Science Sight 1972-2006/Jan 18  
     (c) 2006 LFRA  
 File 54: FOODLINE(R): Market Sight 1979-2006/Jan 16  
     (c) 2006 LFRA  
 File 56: Computer and Information Systems Abstracts 1966-2006/Jan  
     (c) 2006 CSA.  
 File 57: Electronics & Communications Abstracts 1966-2006/Jan  
     (c) 2006 CSA.  
 File 60: ANTE: Abstracts in New Tech & Engineer 1966-2006/Jan  
     (c) 2006 CSA.  
 File 61: Civil Engineering Abstracts. 1966-2006/Jan  
     (c) 2006 CSA.  
 File 62: SPIN(R) 1975-2006/Jan W1  
     (c) 2006 American Institute of Physics  
 File 63: Transport Res(TRIS) 1970-2006/Dec  
     (c) fmt only 2006 Dialog  
 File 64: Environmental Engineering Abstracts 1966-2006/Jan  
     (c) 2006 CSA.  
 File 65: Inside Conferences 1993-2006/Jan W3  
     (c) 2006 BLDSC all rts. reserv.  
 File 66: GPO Mon. Cat. 1978-2005/Feb  
     (c) format only 2005 Dialog  
 File 67: World Textiles 1968-2006/Feb  
     (c) 2006 Elsevier Science Ltd.  
 File 68: Solid State & Superconductivity Abstracts 1966-2006/Jan  
     (c) 2006 CSA.  
 File 71: ELSEVIER BIOBASE 1994-2006/Jan W3  
     (c) 2006 Elsevier Science B.V.  
 File 73: EMBASE 1974-2006/Jan 18  
     (c) 2006 Elsevier Science B.V.  
 File 74: Int.Pharm.Abs 1970-2006/Dec B2  
     (c) 2006 The Thomson Corporation  
 File 75: TGG Management Contents(R) 86-2006/Jan W2  
     (c) 2006 The Gale Group  
 File 79: Foods Adlibra(TM) 1974-2002/Apr  
     (c) 2002 General Mills  
 File 80: TGG Aerospace/Def.Mkts(R) 1982-2006/Jan 17  
     (c) 2006 The Gale Group  
 File 81: MIRA - Motor Industry Research 2001-2005/Nov  
     (c) 2005 MIRA Ltd.  
 File 88: Gale Group Business A.R.T.S. 1976-2006/Jan 13  
     (c) 2006 The Gale Group  
 File 89: GeoRef 1785-2006/Jan B1  
     (c) 2006 American Geological Institute  
 File 91: MANTIS(TM) 1880-2005/Jun  
     2001 (c) Action Potential

Set	Items	Description
S1	675914	(CHARGE OR CREDIT OR DEBIT) () (CARD OR CARDS OR INSTRUMENT?)

OR CREDITCARD? OR CHARGECARD? OR DEBITCARD? OR SMARTCARD?  
 S2 60898 S1(3N)(COMPANY OR COMPANIES)  
 S3 34956 S1(3N)(ACCOUNT OR ACCOUNTS)  
 S4 706 (S2 OR S3)(5N)(WEBSITE? OR WEBPAGE? OR WEB() (SITE? ? OR PAGE? ?))  
 S5 164667 (RETAIL? OR VENDOR? OR SUPPLIER? OR DEPARTMENT()STORE? ? OR SHOP? ? OR BAM OR BRICK(1W)MORTAR? OR MERCHANT? ?)(5N)(LINK? OR URL OR SITE OR SITES)  
 S6 88 S4 AND S5  
 S7 75 S6 AND (PAYMENT? OR TRANSACTION?)  
 S8 40 S7 NOT PY>2000  
 S9 35 RD (unique items)  
 S10 771783 (COMPANY? ? OR COMPANIES)(5N)(WEBSITE? OR WEBPAGE? OR WEB(-)(SITE? ? OR PAGE? ?))  
 S11 1143 S1(10N)S10  
 S12 995 S11 NOT LOGO? ?  
 S13 72 S12 AND S5  
 S14 51 S13 AND (PAYMENT? OR TRANSACTION?)  
 S15 37 S14 NOT PY>2000  
 S16 29 RD (unique items)  
 S17 18 S16 NOT S9  
 S18 4 AU=(PHILYAW, J? OR PHILYAW J?)  
 S19 3 RD (unique items)

9/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02239458 Supplier Number: 25807985 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**In Brief: Fleet Picks Zentropy To Design Web Site**  
**(Zentropy Partners has designed Fleet Credit Card Services' recently**  
**launched Web site)**

American Banker, v 165, n 161, p 8

August 22, 2000

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 208

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

By W.A. Lee

CAMBRIDGE, Mass.

Zentropy Partners, a Cambridge, Mass., digital consulting and development **company** has designed Fleet **Credit Card** Services' recently launched **Web site**.

The site, cards.fleet.com, features a menu of interactive components designed to help cardholders manage their online accounts.

Customers can use the site to review past statements, set **transaction** level alerts, request credit line increases, and read financial primers, such as a short history...

Cardholders can also reach other services through the **site**, such as price comparisons and **merchant** ratings.

Fleet said it hired Zentropy because of its digital design expertise and its accommodation...

9/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02194081 Supplier Number: 25746455 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Target Powers Up with AOL**

**(Target Stores and America Online agrees to a multimillion-dollar marketing partnership; deal includes creation of co-branded ISP for Target shoppers)**

DSN Supercenter & Club Business, v 7, n 12, p 2

June 26, 2000

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 322

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...This is only the first stage of a more extensive plan by Target for Internet **transactions**. The **retailer** will **link** customer-shopping data from its stores with its **Web site**. The **company's credit card**, with nearly 16 million users, will become the key to the program's success by...

9/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02186196 Supplier Number: 25718438 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Alternatives Challenge Issuers Online**  
(Credit card issuers to prepare to battle alternative payment providers  
who are offering consumers a bankless or cardless way to pay)  
Card Marketing, v 4, n 6, p 18+  
June 2000  
DOCUMENT TYPE: Journal ISSN: 1095-6263 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2901

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
(Credit card issuers to prepare to battle alternative payment providers  
who are offering consumers a bankless or cardless way to pay)

ABSTRACT:

Although Internet payment share for offline debit and credit cards is



about 95%, Robert Selander, CEO of MasterCard Intl, has called for credit card issuers to prepare to battle alternative **payment** providers who are offering consumers a bankless or cardless way to pay. Some businesses are offering non-credit card **payment** systems. Robert Levitan, CEO of Flooz.com, has created an online currency called Flooz. According...

...1999, consumers chose credit cards just 65% of the time when asked what kind of **payment** they preferred online. The survey also predicted that credit cards, with a 95% **payment** share in 1998, would only command 80% of online **payments** by 2003. Bank One Corp is offering the eMoneyMail person-to-person **payment** service, while eBay Inc and Wells Fargo Co are offering Billpoint to eBay buyers and sellers. Qpass, an online **payment** service, processes small **transactions** that the associations cannot handle economically. Qpass is considered an online purchase aggregator for \$2...

...their ISP charge added to their phone bill. This bypasses credit cards completely. Other alternative **payment** vehicles are discussed.

...

TEXT:

By Lavonne Kuykendall

Internet **payment** share for credit and offline debit cards stands at around 95%, but MasterCard International CEO...

...call on credit card issuers to circle the wagons against a coming onslaught of alternative **payment** providers out to offer Web surfers a cardless or even bankless way to pay.

Speaking...

...to a "huge number of people surfing the Internet who don't qualify for traditional **payment** cards." He warned of "a whole group of third parties trying to figure out ways..."

Apparently, Internet **payment** contenders have finally gotten some attention from mainline credit providers. For a long time, it...

...Discover Financial Services Inc., were willing to rest on their laurels when it came to **payment** share online. Selander called e-commerce **payments** a "birthright" for card issuers, but cautioned that "it is a business that is ours..."

...omitted

Credit card issuers' online marketing looks impressive -- at first. Besides nearly total control of **payments** on the Internet, issuers have guaranteed a strong marketing presence online by cobranding with major...

...a card, or pay for merchandise with a check. Though the first trickle of online **payment** alternatives is coming to market, many besides Selander say banks are too slow to offer...

...of speed has encouraged some to envision capturing part of that purchase share for alternative **payment** vehicles. The visionaries at those companies tend to take a longer view of **payments** than the three-to-four year existence of **retail** Web **sites** when stating their case for alternatives to cards.

Virtual cash

"Think of the history of..."

Sylvia Keys

18-Jan-06 12:02 PM

...25%. Charles Doherty, InternetCash CEO, says the company is talking to banks about offering ATM **payments** over the Internet, using technology it developed.

For processing **payments** InternetCash uses ACH transfers processed by Citibank Corp. and Chase Manhattan Corp.

InternetCash plans to...

...are talking to several big U.S. banks about possible partnerships. As with many alternative **payment** products, major banks don't seem to be biting -- yet. Meanwhile, as MasterCard's Selandar...

...INDUSTRY NAMES: **Payment** cards

9/3,K/4 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02175895 Supplier Number: 25680332 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Creditcards.com**  
(Capital One boasts 25.3 mil cardholders and had \$20.3 bil in outstanding loans managed as of 3/31/00, but does not offer an online credit card)  
Cards International, p 10  
April 28, 2000  
DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1579

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...databanks are exhausted in terms of new customers," said Michael Weil, executive vice-president of **payments** services at PSI Global.

"Cards issuers can steal some customers but they're all fishing...  
...Access your account online' link, customers can view statements online, pay bills and view recent **transactions**. There is, though, no online wallet function and, unlike some of the other credit cards...

...However, the site could perhaps be improved by adding an online shopping mall with direct **links** to **retailers**, a feature that lends a certain 'stickiness' to promote customer loyalty.

Capital One gets a...

...Cardholders also have free access to the MBNAWallet, a 'shopping hub' which fills in merchant **payments** forms automatically, tracks online purchases and can save shopping preferences. The cardholder can store multiple...

...a number of special offers available from select merchants.

Customers are able to access the **merchant sites** directly through the online wallet and there is a 'Find and compare' application enabling customers...

...price comparisons.

There are a series of retailer icons on the page, which offer direct

**links to retailers' sites** and each icon displays special offers for First USA customers.

First USA receives a rating of 39. Despite its profitability problems, the **credit cards company** has a well-designed **website** with a number of sticky value-add services.

Providian

The Providian homepage (www.providian.com...

...Worry free shopping'.

The Aria personal shopper offers a free online wallet that completes merchant **payments** forms, manages passwords and opens a shopping portal with "money saving offers".

Like the MBNA website, there are no direct **links to retailer sites**, meaning that there are very few value-added services on the site. Customers have to...  
...spent.

There is a reward catalogue, which lists participating retailers but there is no direct **link to the merchant sites**.

The Aria platinum card does not charge an annual fee and has an introductory offer...

...tools, although the site could be improved by greater value-added services, such as direct **links to retailers**.

Ratings comparison

	Capital One	MBNA	First USA	Providian
Interactivity	6	7	8	7
Navigation	7...			

...INDUSTRY NAMES: **Payment** cards

9/3,K/5 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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02006050 Supplier Number: 25480625 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Cards Not the Only Game in Online Payment**  
**(eCharge Inc is planning to launch a cardless Internet purchasing account; consumer Internet spending may be \$18 bil in 1999)**  
Card Marketing, v 3, n 10, p 42+  
November 1999  
DOCUMENT TYPE: Journal ISSN: 1095-6263 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2479

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**Cards Not the Only Game in Online Payment**

ABSTRACT:

...on a card. eCharge Inc, a start-up based in Seattle, offers a non-card **payment** plan on the Internet. It now plans to debut a cardless Internet purchasing account. According...

...associations respond

Meanwhile, the associations say they are preparing new products to fill the Internet **payment** gap. James O. DeGracia, senior vice president of eVisa, the Visa U.S.A. electronic...

...division, says Visa will use its position of strength on the Internet to introduce new **payment** methods itself, in effect stopping competitors before they have a chance to develop a customer...

...Visa's new products, most planned for launch within the next several months, are micropayment **transactions** and a means for aggregating small **transactions** to allow merchants to reduce the discount fees they pay

There is also the partner...

...DeGracia, "will be developed according to priority and profitability (to member issuers)."

Person-to-person **payments**, such as those that occur between private parties on Internet auction sites, have top priority at eVisa, says DeGracia. eVisa may be onto a market opportunity that the other **payment** providers have missed. According to the National **Retail** Federation survey, online auction **sites** are among the top grossing Internet sites.

Upstarts in the Online **Payments** Game

With estimates for Internet spending rising into the tens of billions of dollars, it's small wonder that electronic **payment** developers are taking aim at a market dominated almost completely by credit cards. It has...

...is a snapshot of past and present upstarts aiming for a piece of the e-**payment** pie. Some work in conjunction with existing credit card-based systems.

CyberCash Inc. started out...

...in November 1998.

Qpass Inc., based in Seattle, was founded in 1997 to provide a **transaction** service for buyers and sellers of digital content and information on the Web. It operates...

...card to add value to an account that can be used only at teen-friendly **Web sites** and stores. **Credit card companies** still capture the discount rate on Cybermoola **transactions**, but lose the information on each purchase. Initially available over the Internet in various denominations, with **payment** accepted by credit card or check, Cybermoola promises to offer its cards at member stores...

...longer than those of some digital-cash services, doesn't include any of the top **retailer Web sites**, like Amazon.cm or eToys.com.

ICanBuy.com Inc.'s Web site, Icanbuy.com, is...

...INDUSTRY NAMES: **Payment** cards

9/3,K/6 (Item 6 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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Sylvia Keys

18-Jan-06 12:02 PM

01902408 Supplier Number: 25377434 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Discount Promoter Bridges On-Line, Off-Line Worlds**  
(Prio helps retailers sell products both online and in stores, with  
retailers agreeing to give discounts to users of the Prio system,  
regardless of whether the purchases are made online or at stores)  
American Banker, v 164, n 145, p 12  
July 30, 1999  
DOCUMENT TYPE: Newspaper; Company Overview ISSN: 0002-7561 (United States  
)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 537

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Prio system uses the Internet to make sure customers are paid, no  
matter where a **transaction** takes place.

...Internet, mostly maps and directory services.

Prio customers can register any or all of their **credit cards** at the  
**company's Web site**. When they make a purchase at a Prio-member store,  
a discount will promptly be...

...largest newspaper publisher in the United States. Both companies are  
selling Prio's service to **merchants** that advertise on their **Web sites**.  
Prio said additional alliances will be announced soon.

Prio was founded in March 1996, as...

...credit card issuer's point of view, it's a good proposition because it  
increases **transactions** at little cost."

Mr. Narasimhan said an advantage of Prio's system is the ability...

9/3,K/7 (Item 7 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01800218 Supplier Number: 24560737 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**New Internet Alliances Draw Partners into Web Frontiers**  
(Credit card companies' marketing campaigns look to Internet portals; First  
USA partners with America Online Inc, which has over 15 mil users)  
Card Marketing, v 3, n 3, p 24+  
March 1999  
DOCUMENT TYPE: Journal ISSN: 1095-6263 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1509

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...Internet for its promotional efforts. The company had signed up a total  
of 500,00 **credit card accounts** from its own **Web site** by the end  
of 1998. Other alliances between credit card companies and online firms  
include...

TEXT:

...a particular issuer's Web site or an offer of a discount for using the site's "preferred" **payment vendor**, multiple opportunities for online credit and shopping are a click away. The saturation of card...

...about how consumers are behaving online. Sure they have exclusivity with some of the hottest **retail sites** at the moment. But I do think it's very short-term thinking if the...

...MasterCard International

\* Marketing alliance with ltravel.com (www.ltravel.com) designates MasterCard as the preferred **payment** system and an exclusive marketing partner, with cardholders receiving exclusive travel and entertainment offers, special...

...prominently featured on all ltravel.com's proprietary Web pages.

\* Premier advertiser and the exclusive **payment** system sponsor for Preview Travel, as well as primary sponsor for Preview Travel Business Travel...  
...spree promotion.

\* Marketing alliance with Excite Shopping Channel (www.excite.com) to become the preferred **payment** system. One of the first card marketers to promote online commerce via a commercial that...

...http://shopping.yahoo.com) service. Visa also offers a cobranded card and is the preferred **payment** card of the e-shopping channel.

\* A partner with eToys (www.etoys.com) during the...

...INDUSTRY NAMES: **Payment** cards

9/3,K/8 (Item 8 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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00772448 Supplier Number: 23312748 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Technology: A Growing Club of Issuers Weave Sites on the Web**  
**(At least 15 credit card companies have a presence on the Internet's World Wide Web)**  
Credit Card News, p 1+  
October 01, 1995  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1053

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...Wide Web, and more are adding home pages on a regular basis. Most of the **credit card companies** use their **Web sites** as marketing tools and to share information with consumers. The long-term goal of a...

TEXT:

...of goods and services on the Internet in 1994 totaled only about \$10 million. Card **transactions** accounted for only a fraction of the amount. But some experts say Internet-based sales...

...a software that manages information going to and from the web site -- and manage the **site** themselves or hire a **vendor** to do so. The latter option provides a full-time troubleshooter.

Setting Goals

Developing a...

...set up and possibly manage their Web sites. Dorr encourages firms to treat their Web- **site vendors** like any other and check their references and Internet experience.

Traditional advertising firms and Internet...

...INDUSTRY NAMES: **Payment** cards

9/3,K/9 (Item 1 from file: 13)  
DIALOG(R)File 13:BAMP  
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00715317 Supplier Number: 25821765 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Revenue Recognition in the Dot-Com Era**

(This discussion of the Securities & Exchange Commission's Staff Accounting Bulletin (SAB) No 101, regarding Revenue Recognition in Financial Statements, discusses how retailers can account on their financial statements, for layaway and other plans in which the sale may have commitments but may not be completed)

Article Author(s): Cortese-Danile, Teresa M  
Commercial Lending Review, v 15, n 4, p 61-63  
Fall 2000

DOCUMENT TYPE: Journal ISSN: 0886-8204 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1790

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...where title to the delivered products passes to the buyer, but the substance of the **transaction** is that of a consignment or financing. In June 1981, the Financial Accounting Standards Board...  
...listed are not all-inclusive, one must use judgment to determine whether or not the **transaction** is a consignment, a financing, or other arrangement for which revenue recognition would be inappropriate...

...time of layaway, the seller sets aside the merchandise and collects a cash deposit. The **transaction** is oral, and the goods are not released until the customer pays in full. In...

...recognized over the periods that the fees are earned. Similarly, SAB No. 101 notes that **payments** received in advance for tracking (or similar) services should be recognized as revenue on a...

...liaison. The sequence of events appears to be as follows: The Internet company sells a **retailer**'s product on its Web **site**. The customer places the order for the product via the Web **site** by providing a **credit card** number. The Internet **company** receives the order and credit card authorization and passes the order along to the retailer...

...on another issue that has, of late, been of great concern to the SEC:

barter **transactions** . The SEC is of the opinion that Internet companies are wrongfully booking revenue for barter **transactions** in which they exchange advertising with other Internet companies. Revenue for one ad is being...

...as well as a marketing expense for the bartered ad. The SEC suggests reducing such **transactions** to disclosure status in accordance with APB Opinion No. 22, "Disclosure of Accounting Policies."

RETAIL...

...acceptable. If the arrangement were not a lease, but a service arrangement that provides for **payment** of a fee or commission, then such fee or commission would be considered revenue when...

9/3,K/10 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02011831 52612701

**Internet fraud's new threat**

Punch, Linda

Credit Card Management v13n1 PP: 84-95 Apr 2000

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 3023

...ABSTRACT: in the damage to the tenuous sense of security so many consumers have about internet **transactions** . If the industry does not keep security breaches under control, the e-commerce charge volume...

...TEXT: account numbers, and then posts some of the stolen data on a World Wide Web **site** when the **merchant** refuses to pay a \$100,000 ransom.

The outcome: the hacker's Web site is...

...dubious."

Curador said he posted the numbers to illustrate security problems at some e-commerce **merchants ' sites** . "I would like to thank the nice people at the JAP E-Commerce site for...

...database than they are while being transmitted over the Web. Protecting data during the actual **transaction** was the focus of most of the card industry's early Internet security efforts just...

...hackers also launched a series of so-called denial-of-service attacks that crashed the **sites** of high-profile Web **merchants** and portals, including Yahoo!, CNN, and amazon.com. In a DOS attack, a hacker floods...

...in the damage to the tenuous sense of security so many consumers have about Internet **transactions** . If the industry doesn't keep security breaches under control, the e-commerce charge volume...

...Ghangurde, product marketing manager at Austin, Texas-based ClearCommerce Corp., a provider of e-commerce **transaction** software. "In terms of security risk, (internal hacking) is probably the bigger security risk," he...he said. NIPC is coordinating the investigation of the most recent security breaches.

Furthermore, e- **merchant** Web **sites** make especially attractive targets for hackers, because they hold not only credit card numbers but...



...credit card numbers of about 2,400 consumers.

Curador taunts e-merchants and lists stolen **credit card account** numbers on his **Web page** .

Hacker Maxus offers stolen **credit card account** numbers on his **Web site** .

Details of the most recent breakins thus far are sketchy. Lawenforcement authorities decline to comment...

...that your credit card number is stolen from SalesGate either during or after a secure **transaction** at our server."  
In both the CD Universe and SalesGate cases, the companies notified the... to authorized persons. And merchants must purge credit card numbers from their servers once a **transaction** is complete. "Most of it is just common sense-just making sure you keep up...

...a while."

And even if a hacker manages to steal account data from an e- **merchant 's** **Web site** , there are other security measures in force, such as address verification, neural networks, and magnetic...

9/3,K/11 (Item 2 from file: 15)  
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02006526 50848556  
**Business lessons from online porn**  
Glidewell, Richard A  
Upside v12n4 PP: 194-208 Apr 2000  
ISSN: 1052-0341 JRNL CODE: UPS  
WORD COUNT: 4765

...TEXT: These deals, or partnership programs, can take several forms, depending on the product. The old **payment** -per-click system, so easy to abuse, is fading away. More common are agreements to...growth rate an adult site can experience. A new Web master with a moderately successful **site** may open a Visa **merchant** account with a standard \$5,000 limit only to return to the bank 10 weeks...

...can be in the curious position of sitting on incoming revenue, parceling out the charge **transactions** to their banks only at a pace the banks will allow. Skye O'Donovan (a...

...chargeback-remains a constant threat. A chargeback occurs when the bank cancels a credit-card **transaction** because the customer has denied making it. The reasons are many: A customer forgets he...  
...his wife is making out the checks claims it must be a mistake. Because these **transactions** have no signature, and no shipping receipt, the bank immediately sides with the cardholder and...system using a PIN that acts as an electronic signature tied to a credit-card **transaction** .

Typically, a bank will hold back 5 to 7 percent of a merchant's finds...

...avalanche of chargebacks. Further, should the number of chargebacks exceed about 2.5 percent of **transactions** , banks will often close down the

**merchant** account, effectively cutting off the **site** 's lifeline.

The adult industry's response has been two-fold. First, new and smaller...

...operators increasingly turn to third parties to manage their membership lists and billing. A billing **company** will install its **credit - card** billing system on a **Web site** so the Web master can accept Visa, MasterCard, American Express, and online checks. Recurring billing...

...chargebacks.

The basic charge for these services runs from 10 to 15 percent of the **transaction** amounts. While roughly triple the charges a mainstream business would pay for billing services, these...

...to under 1 percent. (According to Visa, the chargeback ratio for all no-card-present **transactions** -phone orders, mail orders, online orders-for all kinds of companies is 0.29 percent customers unable to process incoming subscriptions. If a billing company loses its **merchant** accounts, every customer **site** it services suffers the loss. It can and does happen: As I was writing this...

...the partnership deals and input them into the billing software. The billing company logs the **transactions** and issues the appropriate checks to the partners. Because of the arduous paperwork and constant...

9/3,K/12 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02003700 49090517

**The new global merchant**

Beck, Philip D; DeLuca, Thomas J  
Catalog Age PP: S22-S24 Feb 2000  
ISSN: 0740-3119 JRNL CODE: GBAMA  
WORD COUNT: 1339

...ABSTRACT: customers the ability to pay for goods in the currency of their choice. To accept **payment** online in any currency - even your local one - you have to overcome several hurdles. For....

...accept credit cards. There are 2 fundamental elements to accepting credit cards through a Web **site** : a **payment** gateway and a **merchant** account from a credit card company.

...TEXT: programmers.

The more difficult challenge is offering your products online in multiple currencies. To accept **payment** online in any currency-even your local one-you have to overcome several hurdles. For...

...the currency of the Internet. According to industry newsletter The Nilson Report, 85 % of Internet **transactions** in 1998 were consummated with credit cards. When the final numbers are in for 1999...

...to grow.

There are two fundamental elements to accepting credit cards through a Website: a **payment** gateway and a merchant account from a credit card company. The **payment** gateway is essentially a piece of software that

of Planet **Payment** .

9/3,K/13 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01984776 49497693

**Click and stick**

Janoff, Barry  
Progressive Grocer v79n2 PP: 61-64 Feb 2000  
ISSN: 0033-0787 JRNL CODE: PGR  
WORD COUNT: 1743

...ABSTRACT: e-commerce, but also are creating loyalty plans intended to drive online shoppers to their **brick -and- mortar sites** . Ralphs Grocery Co. offers on its Web site discount coupons for specific products that customers...

TEXT: The next generation of online frequent-shopper, programs will also drive consumers to **brick -and- mortar sites** .

When it comes to shopping on the Internet, the good news for retailers is that consumers are only one click away from visiting their Web **site** . However, the bad news for **retailers** is that consumers are only one click away from visiting their competitor's Web site...

...incentive programs, and 47% of them would return regularly to a specific e-commerce or **retail Web site** if they knew they would receive reward points or other loyalty incentives.

Using frequent-shopper...

...e-commerce, but also are creating loyalty plans intended to drive online shoppers to their **brick -and- mortar sites** .

"The focus on rewarding consumer usage has created new issues," says Robert Tomei, senior vice stores. Flooz are purchased via **credit card** at the **company's Web site** and then used at participating companies throughout the Web, similar to gift certificates.

"Beenz is...

...they want it.

"The benefits of operating a frequent-shopper program lie in using the **transactional** level and consumer information from the program to understand customers and to target promotions and...

9/3,K/14 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01864195 05-15187

**E-cash in the E-age**

Hurley, Hanna  
Telephony v237n2 PP: 32-40 Jul 12, 1999  
ISSN: 0040-2656 JRNL CODE: TPH  
WORD COUNT: 2572

...ABSTRACT: service packages with multiple options and tiers. They are

Sylvia Keys

18-Jan-06 12:02 PM

aligning themselves with software makers, online **transaction** companies, online **payment** services and digital signature authorities to provide an e-commerce bundle that will appeal to...

...TEXT: In 1998, only a small number of companies recorded online sales. The vast majority of **retailers** didn't have a Web **site** or the site was merely an advertising brochure with no option for e-commerce. The...

...many more companies are hammering out the details of building a site that includes online **transactions** .

To meet the demand, carriers are bundling software and services and guiding customers toward online...

...service packages with multiple options and tiers. They are aligning themselves with software makers, online **transaction** companies, online **payment** services and digital signature authorities to provide an e-commerce bundle that will appeal to...

...mediumsized business owners. With less than 8% of their current Web hosting customers offering online **transactions** , service providers are primed for the onslaught of e-commerce entrants.

#### Partner Hookup

Storefront software, which can include catalog creation, shopping cart configuration, tax tables and offline credit card **transactions** , is the first item that service providers place on their shopping list. Breakthrough Software's...

...online store. Within these packages, wizards (clearly written instructions in pop-up format) help the **merchant** design the **site** using pre-configured templates, create a product catalog with photographs and set up of Rine **transaction** records within a secure environment.

All of these products are in their third or fourth...

...easier for the merchant. Mercantec, for example, will integrate with back-office accounting software, inventory, **payment** and fulfillment systems. For smaller shops, the ability to integrate online selling with popular accounting...

...customer bases, and they have removed many of the hurdles involved in setting up online **credit card transactions** and merchant **accounts** . Each of the packages includes Web **site** hosting and domain registration services (Table 1).

(Illustration Omitted)  
Captioned as: FIGURE 1

"There were...

...and Superstore. Kiosk is designed for companies with fewer than 10 products and no online **transaction** requirement. Store and Superstore are designed for companies with larger product directories that want online **transactions** .

MindSpring has similar packages that are based on Intershop's Intershop 3 and Mercantec's...

...three tiers, beginning with an entry-level system that offers limited

doing online **transactions** is directly due to the complexity of the packages.

Although the bundled packages described earlier...

...legacy systems and business processes. AT&T has signed up Merchant Account partners and online **payment** help, but for aid in setting these up, the carrier leverages its Creative Alliance Program...eCommere (Figure 2), which is based on Intershop 3's storefront software and two online **payment** systemsWorldPay and CyberCash. WorldPay allows PSINet's global merchants to present their accounts in multiple currencies. It allows **transactions** to be settled in 16 currencies and provides more than 150 currencies to process the **transaction**. The exchange rates used by WorldPay are downloaded from the National Westminster Bank every 24 hours. Worldpay has a 4.5% rate per **transaction** and includes an annual fee of about \$198.

"WorldPay is at the forefront of providing multicurrency, real-time credit card **transactions**," says Leo Imperial, e-commerce product manager at PSINet. "We're beginning to get a...

...made products. The technical specifications of Q.commerce Retail include Microsoft's Internet Information Server, **Transaction** Server and Site Server Commerce. Additional commerce features come from CyberCash, Tandata and Taxware. Tandata...

9/3,K/15 (Item 1 from file: 16)

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08148873 Supplier Number: 68151908 (USE FORMAT 7 FOR FULLTEXT)

**Merchant Processor Hacking Weighed for Lessons.**

Lee, W.A.

American Banker, v165, n241, p10

Dec 18, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1267

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Depending on whom you believe, the breach of a **merchant** credit card processor's Web **site** by an extortion-minded hacker is either a woeful tale of a company that did...

... four months ago a computer hacker believed to be Russian stole more than 55,000 **credit card account** numbers from the **Web site** of an independent sales organization, www.creditcards.com, which handles credit card accounts for online...

...companies long-focused on point of sale terminals, that may be rushing to offer Internet **payment** products without taking sufficient precautions, Mr. Kerr said.

"Companies that started with Internet **payments**, or else very large processors like First Data, are pretty airtight, but if you take...

...they have remaining."

Ihateshopping.net, a current Creditcards.com client, has stopped taking credit card **payments** since the incident came to light. In a letter posted on its Web site, Ihateshopping...

...it chose not to inform its customers because it was not apparent whether any fraudulent **transaction** had occurred.

Creditcards.com, which was opened eight years ago to do mail, telephone, and...in the contracts that the processors make with the merchants' banks.

As "with any fraudulent **transaction** , customers will notify the issuing bank," she said. "That bank will investigate and charge it..."

9/3,K/16 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07999735 Supplier Number: 63938336 (USE FORMAT 7 FOR FULLTEXT)  
**Creditcards.com.**  
Sawyer, Nick  
Cards International, pl0  
April 28, 2000  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1657

... databanks are exhausted in terms of new customers," said Michael Well, executive vice-president of **payments** services at PSI Global.

"Cards issuers can steal some customers but they're all fishing..."

...Access your account online' link, customers can view statements online, pay bills and view recent **transactions** . There is, though, no online wallet function and, unlike some of the other credit cards...

...However, the site could perhaps be improved by adding an online shopping mall with direct **links** to **retailers** , a feature that lends a certain 'stickiness' to promote customer loyalty.

Capital One gets a...

...also have free access to the MBNA Wallet, a 'shopping hub' which fills in merchant **payments** forms automatically, tracks online purchases and can save shopping preferences. The cardholder can store multiple...

...a number of special offers available from select merchants.

Customers are able to access the **merchant sites** directly through the online wallet and there is a 'Find and compare' application enabling customers...price comparisons.

There are a series of retailer icons on the page, which offer direct **links** to **retailers** ' **sites** and each icon displays special offers for First USA customers.

First USA receives a rating of 39. Despite its profitability problems, the **credit cards company** has a well-designed **website** with a number of sticky value-add services.

Providian

The Providian homepage (www.providian.com...)

...Worry free shopping'.

The Aria personal shopper offers a free online wallet that completes merchant **payments** forms, manages passwords and opens a shopping portal with "money saving offers".

Like the MBNA website, there are no direct **links** to **retailer sites** , meaning that there are very few value-added services on the site. Customers have to...

...spent.

There is a reward catalogue, which lists participating retailers but there is no direct link to the merchant sites .

The Aria platinum card does not charge an annual fee and has an introductory offer...

...tools, although the site could be improved by greater value-added services, such as direct links to retailers .

9/3,K/17 (Item 3 from file: 16)  
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07858713 Supplier Number: 65637677 (USE FORMAT 7 FOR FULLTEXT)  
**Anacom Announces e-ZStart Electronic Commerce Service.**  
Business Wire, p0104  
Oct 2, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 269

... on-line applicants with immediate approvals and automate the set-up of a secure Internet payment gateway as part of the process. Anacom provides its WebCharge(TM) Internet payment gateway in this application. The e-ZStart(TM) service can also be integrated into the...

...same day launch of a new Web site, including the ability to take credit card payments immediately.

"Two major tasks in launching a payment ready Web site are securing a credit card merchant account and integrating a secure payment gateway to the merchant banks processing network," said Warren Rosenfeld, chief executive officer of Anacom...

...developer and owner of the WebCharge(TM), WebCheck(TM)and Internet Fraud Screening -- IFS(TM) payment processing services and technologies. Anacom is a wholly-owned subsidiary of ZixIt Corporation (Nasdaq:ZIXI...

9/3,K/18 (Item 4 from file: 16)  
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07741626 Supplier Number: 64455067 (USE FORMAT 7 FOR FULLTEXT)  
**In Brief: Fleet Picks Zentropy To Design Web Site. (Brief Article) (Statistical Data Included)**  
Lee, W.A.  
American Banker, v165, n161, p8  
August 22, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article; Statistical Data Included  
Document Type: Newspaper; Trade  
Word Count: 227

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
Zentropy Partners, a Cambridge, Mass., digital consulting and development company has designed Fleet Credit Card Services' recently launched Web site .  
... cardholders manage their online accounts.

Customers can use the site to review past statements, set **transaction** level alerts, request credit line increases, and read financial primers, such as a short history...  
...a detailed breakdown of the cards industry.

Cardholders can also reach other services through the **site**, such as price comparisons and **merchant** ratings.

Fleet said it hired Zentropy because of its digital design expertise and its accommodation...

9/3,K/19 (Item 5 from file: 16)  
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07520726 Supplier Number: 63035646 (USE FORMAT 7 FOR FULLTEXT)

**Making E-Commerce Easier and Cheaper for Mom & Pop.**

Credit Card News, p5

June 15, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 680

... puzzle. Getting the other ducks in a row, such as establishing a connection to a **payment** gateway such as Cybercash Inc. and contracting a Web-hosting company to design and maintain...

...com builds and manages the Internet store for \$149 a month. It processes credit card **transactions** for an additional \$50 a month.

Merchants must obtain an Internet merchant account separately, but...

...are offering their own Internet merchant services by partnering with e-commerce service providers and **payment** gateway companies. For example, in May Heartland **Payment** Systems teamed up with WebSiteforFree.com, a commerce service provider, and **payment** gateway CyberSource Corp. to enable small businesses to process **credit card payments** online. The **companies** worked out a deal where **WebSiteforFree** .com agreed to waive the compensation it receives from Heartland as a value-added reseller...

...notified of their application status within 24 to 48 hours.

CMS integrated First Data's **payment** gateway called SurePay into the eAPPLY product so merchants would not have to separately contract a **payment** gateway provider. "Merchants can get an Internet account and a **payment** gateway through us for a one-time fee of \$175," says Michael Crocitto, CMS's...

...commerce enabling products, through its partnership with e-commerce service provider kinzan.com and electronic **payment transaction** software manufacturer ClearCommerce.

The two other products it launched this month are eWEBUILDER and Bolt ...

...enabled Web site. The Bolt on Store product, on the other hand, provides just the **payment** processing and cataloging services, so **merchants** with existing Web **sites** can make them e-commerce enabled.

9/3,K/20 (Item 6 from file: 16)  
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07440777 Supplier Number: 62593982 (USE FORMAT 7 FOR FULLTEXT)

**ONCR Releases CFX\_ONCR\_CYBERCASH Version 4.0.**

Business Wire, pl291

June 8, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 348

... CyberCash is used by thousands of Web Sites around the world to enable credit card **transactions**. "This tag will facilitate the integration of any ColdFusion **Web Site** with the CyberCash **merchant credit card account**," said Anil Gurnani, president and CEO for ONCR. "We are thrilled to be able to..."

9/3,K/21 (Item 7 from file: 16)

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07005036 Supplier Number: 59234628 (USE FORMAT 7 FOR FULLTEXT)

**Interliant Offers IBM's Net.Commerce Hosting Server Service with High Availability Software.**

Business Wire, p0138

Feb 8, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1058

... enables small and medium sized businesses to quickly deploy a secure, fault-tolerant e-commerce **Web site** with **merchant account** provisioning and **credit card** processing.

With the addition of this offering, Interliant provides the ASP industry's most comprehensive...

...Commerce gives us the scalability we need immediately to support our online catalog items and **transaction** volumes. "E-commerce is creating large revenue opportunities for businesses of all sizes. Forrester...

...actions, protecting the customer's hardware and software investments. Along with templates to create catalogs, **payment** options and store pages, the service contains special features including:

-- Immediate merchant account setup through Cardservice International including **transaction** data and statistics. By using IBM's NCHS software, Interliant becomes the only ASP to...

9/3,K/22 (Item 8 from file: 16)

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06930145 Supplier Number: 58537876 (USE FORMAT 7 FOR FULLTEXT)

**Retailers Would Bear Brunt of On-Line Fraud. (on-line merchants)**

Fickenschner, Lisa; Souccar, Miriam Kreinin

American Banker, v165, n7, p1  
Jan 11, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1196

... such as mail order, telephone and Internet marketers, must foot the bill when a fraudulent **transaction** occurs. By contrast, card-issuing banks absorb the majority of fraudulent credit card purchases made...

...to shoppers are limited and rarely enforced.

"The real losers are the merchants who did **transactions** on those (stolen) cards," said Wesley Wilhelm, director of consulting at HNC Software, a San...

...an eUniverse subsidiary, refused the thief's demands for \$100,000, the hacker posted consumer **credit card account** numbers and addresses on a **Web site** he established to sell them.

The harm done to consumers from such occurrences should not...

...fraud, as the industry likes to tell it, accounts for less than 1% of total **transaction** volume. According to MasterCard International, 8 cents out of every \$100 is lost to fraud...

...fraud is growing more rapidly.

Internet merchants are losing between 1% and 6% of their **transaction** volume, said Don McNelley, product manager of e-commerce fraud solutions for Fair, Isaac & Co...

...counterfeiting attacks.

Mr. Lisker said the ultimate solution to Internet fraud lies with the SET **payment** standard developed by Visa and MasterCard, which calls for the use of digital certificates. SET...

...of counterfeiting, and we have a number of safeguards in place to catch any fraudulent **transactions**," the spokesman said.

But Charles Crawford, owner of Crown Services Inc., a McLean, Va., consulting...

...Traditionally, consumers' fear has centered on the possibility of someone intercepting their data during a **transaction**. The CD Universe incident is different, because a data base was lifted from a Web **merchant's site**, analysts said.

Using a smart card for on-line purchases greatly reduces the chances of...

...could benefit from seeing the detailed data that Internet merchants gather when they complete a **transaction**. These data ...Visa and MasterCard are going to have to set up stricter guidelines for security on **merchant sites** as well.

"The **merchants** are most at risk, financial institutions are at risk, and the card associations are at...

9/3,K/23 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06528010 Supplier Number: 55310792 (USE FORMAT 7 FOR FULLTEXT)  
**Discount Promoter Bridges On-Line, Off-Line Worlds.**

Souccar, Miriam Kreinin  
American Banker, v164, n145, p12  
July 30, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 570

... Prio system uses the Internet to make sure customers are paid, no matter where a **transaction** takes place.

Prio, of Mountain View, Calif., has recently signed deals with American Express Co...

...Internet, mostly maps and directory services.

Prio customers can register any or all of their **credit cards** at the **company's Web site**. When they make a purchase at a Prio-member store, a discount will promptly be...

...largest newspaper publisher in the United States. Both companies are selling Prio's service to **merchants** that advertise on their **Web sites**. Prio said additional alliances will be announced soon.

Prio was founded in March 1996, as...

...credit card issuer's point of view, it's a good proposition because it increases **transactions** at little cost."

Mr. Narasimhan said an advantage of Prio's system is the ability...

9/3,K/24 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06487582 Supplier Number: 55155946 (USE FORMAT 7 FOR FULLTEXT)  
**NEW MEDIA; E-cash in the E-age.(what the industry is doing)(Industry Trend or Event)**

Telephony, pNA  
July 12, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2542

... In 1998, only a small number of companies recorded online sales. The vast majority of **retailers** didn't have a **Web site** or the site was merely an advertising brochure with no option for e-commerce. The...

...many more companies are hammering out the details of building a site that includes online **transactions**.

To meet the demand, carriers are bundling software and services and guiding customers toward online...

...service packages with multiple options and tiers. They are aligning themselves with software makers, online **transaction** companies, online **payment** services and digital signature authorities to provide an e-commerce bundle that will appeal to...

...sized business owners. With less than 8% of their current Web hosting customers offering online **transactions**, service providers are primed for the onslaught of e-commerce entrants.

Partner lineup

Storefront software, which can include catalog creation, shopping cart configuration, tax tables and offline credit card **transactions**, is

2.25% per **transaction** , which is again split between the card service and CyberCash.

"We're moving away from...

...requires that merchants have a minimum of \$25 of discount fees."

In addition to online **transaction** differences, e-commerce offerings from various service providers also differ widely in regards to security. For **transactions** , service providers must have a secure sockets layer server. The server uses secure sockets layer...

...can get from a certificate authority - a third party that verifies the identity of the **merchants** and their **sites** . These certificate authorities, such as VeriSign, issue a digital certificate or authentication certificate to online merchants, who then put it on their Web **sites** .

The digital certificate allows the **merchant** to encrypt and decrypt customers' confidential information using encryption tools. Merchants can purchase digital IDs...

...with a technical staff or Web master - but the low number of companies doing online **transactions** is directly due to the complexity of the packages.

Although the bundled packages described earlier...

...legacy systems and business processes. AT&T has signed up Merchant Account partners and online **payment** help, but for aid in setting these up, the carrier leverages its Creative Alliance Program...

...eCommerce (Figure 2), which is based on Intershop 3's storefront software and two online **payment** systems - WorldPay and CyberCash. WorldPay allows PSINet's global merchants to present their accounts in multiple currencies. It allows **transactions** to be settled in 16 currencies and provides more than 150 currencies to process the **transaction** . The exchange rates used by WorldPay are downloaded from the National Westminster Bank every 24 hours. Worldpay has a 4.5% rate per **transaction** and includes an annual fee of about \$198.

"WorldPay is at the forefront of providing multicurrency, real-time credit card **transactions** ," says Leo Imperial, e-commerce product manager at PSINet. "We're beginning to get a...

...made products. The technical specifications of Q.commerce Retail include Microsoft's Internet Information Server, **Transaction** Server and Site Server Commerce. Additional commerce features come from CyberCash, Tandata and Taxware. Tandata...

9/3,K/25 (Item 11 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

06124187 Supplier Number: 53852431 (USE FORMAT 7 FOR FULLTEXT)  
**UniTransact Business Solutions, Inc. To Introduce E-commerce Solution.**  
Business Wire, p1312  
Feb 11, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 581

... remote file storage. UniTransact.com serves small and medium sized business customers directly through this **web site** .

**Merchants** with existing **credit card merchant accounts** will

use the UniTransact E-commerce system to accept purchase information online. Merchants will register...

...site service. Unitransact.com is set up to automatically create and host a new web **site** for the **merchant**. The web **site** can also be updated with new merchant information online, anytime. Alternatively, **merchants** with existing web **sites** can easily adapt their sites to utilize the Unitransact.com E-commerce solution. The total...

...and eliminates the need for expensive hardware and software purchases by customers wishing to process **transactions** over the Internet. Merchants only require a computer with dial up access to the Internet in order to utilize the system and accept credit card **transactions** over the Internet. All information is accepted at a secure central location and the results...

...a full service software and hardware solution that is geared towards businesses with very large **transaction** volume. The entry-level price is between \$150,000 to \$200,000 and expensive manpower...

...3rd party clearing houses that perform credit card clearing on behalf of customers with per **transaction** charges of up to 5%, and 3) Credit card approval companies that issue tokens for credit card **transactions** that are only usable by other token users and issuers. Until UniTransact, there has not...

9/3,K/26 (Item 12 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

05460312 Supplier Number: 48277096 (USE FORMAT 7 FOR FULLTEXT)  
**Banks: Generate Value**  
American Banker, p22  
Feb 6, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 323

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...commerce for even the smallest businesses, which up until now could not support a robust **transactional** Web site. Evolv Adaptive Technology has designed an Internet commerce package that

Enables small retailers to take secure credit **transactions** over the Internet.

Called Skipjack IC, the software is basically an off-the-shelf package that can be customized to conform to the design of a **merchant**'s Web **site**. **Transaction** information is secured at the site: When customers send their credit card information to the...

...CEO Brad Hoeweler.

Retailing for \$1,495, Skipjack IC includes on-line documentation, a sample **Web site**, 800 number, a test **credit card account** and e-mail support. "You can get the system up and running within a few...

...and analog phone line.

Evolv recently formed its first alliance with credit card processor Midwest **Payment** Systems (MPS), a subsidiary of Fifth Third Bank in Cincinnati which serves more than 17...

...software to the retailers who will then rely on MPS to facilitate their credit card **transactions** .

Though this is a great opportunity for retailers, sources say they must understand that security...

9/3,K/27 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

14274602 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Merchant Processor Hacking Weighed for Lessons**

AMERICAN BANKER, p10

December 18, 2000

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1183

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Depending on whom you believe, the breach of a **merchant** credit card processor's Web **site** by an extortion-minded hacker is either a woeful tale of a company that did...

...four months ago a computer hacker believed to be Russian stole more than 55,000 **credit card account** numbers from the Web **site** of an independent sales organization, www.creditcards.com, which handles credit card accounts for online...

... companies long-focused on point of sale terminals, that may be rushing to offer Internet **payment** products without taking sufficient precautions, Mr. Kerr said.

"Companies that started with Internet **payments** , or else very large processors like First Data, are pretty airtight, but if you take...

...they have remaining."

Ihateshopping.net, a current Creditcards.com client, has stopped taking credit card **payments** since the incident came to light. In a letter posted on its Web site, Ihateshopping...

...it chose not to inform its customers because it was not apparent whether any fraudulent **transaction** had occurred.

Creditcards.com, which was opened eight years ago to do mail, telephone, and...

...in the contracts that the processors make with the merchants' banks.

As "with any fraudulent **transaction** , customers will notify the issuing bank," she said. "That bank will investigate and charge it

9/3,K/28 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

13128740 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Orange County Register, Calif., It's Your Business Column**

Jan Norman

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS ( ORANGE COUNTY REGISTER - CALIFORNIA)

October 02, 2000

JOURNAL CODE: KTOC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 842

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... has been a booming business. To date, the most popular offerings -- how to build a **Web site** , how to get **credit - card merchant accounts** for Internet sales, how to market through e-zines -- have appealed to techie types starting...

...them tooth and nail.

But, if they find ways to cut their dealers into the **transaction** , the company, dealers and consumers win.

One emerging trend, as companies struggle to incorporate the...

9/3,K/29 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2006 Dialog. All rts. reserv.

13119384 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Small Businesses Face Challenge of Using Internet without Losing Profit**

Jan Norman

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS ( ORANGE COUNTY REGISTER - CALIFORNIA)

October 01, 2000

JOURNAL CODE: KTOC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 758

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... has been a booming business. To date, the most popular offerings -- how to build a **Web site** , how to get **credit - card merchant accounts** for Internet sales, how to market through e-zines -- have appealed to techie types starting...

... them tooth and nail. But, if they find ways to cut their dealers into the **transaction** , the company, dealers and consumers win.

One emerging trend, as companies struggle to incorporate the...

9/3,K/30 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2006 Dialog. All rts. reserv.

13017224 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Orange County, Calif., Proprietors Offer Their Take on Robust Local Economy**

Jan Norman

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS ( ORANGE COUNTY REGISTER - CALIFORNIA)

September 25, 2000

JOURNAL CODE: KTOC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1990

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... has been a booming business. To date the most popular offerings how to build a **Web site** , how to get **lcredit card merchant accounts** for Internet sales, how to market through e-zines -- have appealed to tekkie types starting...

... fight them tooth and nail. If they find ways to cut their dealers into

the **transaction** , the company, dealers and consumers win.  
One emerging trend, as companies struggle to incorporate the...

9/3,K/31 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

12569995 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Visa sets up website to encourage online buyers**  
SECTION TITLE: BUSINESS  
MORRISON Tina-marie  
DOMINION , 2 ed, p22  
August 24, 2000  
JOURNAL CODE: WTDN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 303

(USE FORMAT 7 OR 9 FOR FULLTEXT)

SECURITY concerns holding back online commerce have prompted **credit card company** Visa to set up a **website** to encourage online buying.  
Visa International electronic commerce manager Michael Kearney said it was hoped...  
The site, [www.shopwithVISA.co.nz](http://www.shopwithVISA.co.nz), has **links** to 19 online **merchants** and is to be heavily promoted before Christmas.  
Visa is the most popular credit card...

...1.6 million cards in circulation.  
The company says 65 per cent of all Internet **transactions** are by Visa card.  
Visa's New Zealand site is being introduced after the success...

...has attracted 100,000 unique users since its start last September.  
Mr Kearney said the **merchants linked** to Visa's New Zealand site met a high standard of business practice and integrity, covering consumer privacy, customer service, and data and **payment** security.  
Commerce Minister Paul Swain welcomed the initiative, saying privacy and security were a long...

9/3,K/32 (Item 6 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

11420345 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**ONCR Releases CFX-ONCR-CYBERCASH Version 4.0**  
BUSINESS WIRE  
June 08, 2000  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 337

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... CyberCash is used by thousands of Web Sites around the world to enable credit card **transactions** . "This tag will facilitate the integration of any ColdFusion **Web Site** with the CyberCash **merchant credit card account** ," said Anil Gurnani, president and CEO for ONCR.  
"We are thrilled to be able to..."



9/3,K/33 (Item 7 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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10323743 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Smart-Card Technology Finds Market in Computer Security**

Leslie J. Nicholson

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS ( PHILADELPHIA INQUIRER -  
PENNSYLVANIA)

March 30, 2000

JOURNAL CODE: KPIN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1508

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... introduction of the American Express Blue card, a smart credit card designed to make Internet **transactions** more secure.

"AmEx is the first example of a really massive issuance of a bank...

...personal information to make online purchases.

(Even with such measures on the consumer side, the **merchant sites** themselves could still be open to hacker attacks, such as a case last week in which two Welsh teenagers allegedly stole information on 26,000 **credit card accounts** from **Web sites** worldwide.)

Like any credit card, Blue has a magnetic strip containing account information on the...

... digital wallet, called the Online Wallet, also holds the logons and passwords needed to use **merchant sites** and keeps customer purchase records.

Although the whole **transaction** takes place quickly, it involves a complicated exchange of encoded and decoded messages called public...

...lot more activity."

Visa's efforts are focused on cards with multiple uses, such as **payment**, identification, customer-loyalty programs. "We believe that in time the U.S. will embrace the...

...said spokeswoman Angela Pierce.

For now, the smart features of Blue are limited to online **transactions** with participating merchants.

For other **transactions**, including doing business with online merchants that are not partners in the Blue program, it...

... France, the preferred use of smart cards is to verify identities during ordinary, non-Internet **transactions** in grocery stores, restaurants and other businesses. The cards go into card readers and customers enter their PINs to complete the **transactions**.

A consortium of French banks converted all of its cards to smart cards in the...

... in many countries cannot perform instant dial-up card number verification.

"Credit and debit card **transactions** in the United States take place on point-of-sale machines that have excellent connectivity," said Phillips. "In Europe, that doesn't happen. Many of the **transactions** are offline, so the fraud rates are much higher in Europe."

Another type of card...

... cash loaded into it. It is meant to replace coins and bills for

small-value **transactions** . A user can download additional cash into the cards.

A good example is the electronic...

... promise for verifying identities of the buyers and sellers in business-to-business e-commerce **transactions** , said Hislop. "In the current business environment, a lot of things happen on the basis...

9/3,K/34 (Item 8 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

09054054 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Retailers Would Bear Brunt of On-Line Fraud**

AMERICAN BANKER, p1

January 11, 2000

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1179

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...such as mail order, telephone and Internet marketers, must foot the bill when a fraudulent **transaction** occurs. By contrast, card-issuing banks absorb the majority of fraudulent credit card purchases made...

... to shoppers are limited and rarely enforced.

"The real losers are the merchants who did **transactions** on those (stolen) cards," said Wesley Wilhelm, director of consulting at HNC Software, a San...

... an eUniverse subsidiary, refused the thief's demands for \$100,000, the hacker posted consumer **credit card account** numbers and addresses on a **Web site** he established to sell them.

The harm done to consumers from such occurrences should not...

... fraud, as the industry likes to tell it, accounts for less than 1% of total **transaction** volume. According to MasterCard International, 8 cents out of every \$100 is lost to fraud...

...fraud is growing more rapidly.

Internet merchants are losing between 1% and 6% of their **transaction** volume, said Don McNelley, product manager of e-commerce fraud solutions for Fair, Isaac & Co...

...counterfeiting attacks.

Mr. Lisker said the ultimate solution to Internet fraud lies with the SET **payment** standard developed by Visa and MasterCard, which calls for the use of digital certificates. SET...

... of counterfeiting, and we have a number of safeguards in place to catch any fraudulent **transactions** ," the spokesman said.

But Charles Crawford, owner of Crown Services Inc., a McLean, Va., consulting...

... Traditionally, consumers' fear has centered on the possibility of someone intercepting their data during a **transaction** . The CD Universe incident is different, because a data base was lifted from a Web **merchant's site** , analysts said.

Using a smart card for on-line purchases greatly reduces the chances of...

... could benefit from seeing the detailed data that Internet merchants gather when they complete a **transaction**. These data include shipping and billing addresses, the domain and Internet protocol addresses of the set up stricter guidelines for security on **merchant sites** as well.

"The **merchants** are most at risk, financial institutions are at risk, and the card associations are at...

9/3,K/35 (Item 9 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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06451567 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Discount Promoter Bridges On-Line, Off-Line Worlds**

SECTION TITLE: Cards

MIRIAM KREININ SOUCCAR

AMERICAN BANKER , v164, p12

July 30, 1999

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 561

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Prio system uses the Internet to make sure customers are paid, no matter where a **transaction** takes place.

... Internet, mostly maps and directory services.

Prio customers can register any or all of their **credit cards** at the **company's Web site**. When they make a purchase at a Prio-member store, a discount will promptly be...

... largest newspaper publisher in the United States. Both companies are selling Prio's service to **merchants** that advertise on their Web **sites**. Prio said additional alliances will be announced soon.

Prio was founded in March 1996, as...

... credit card issuer's point of view, it's a good proposition because it increases **transactions** at little cost."

Mr. Narasimhan said an advantage of Prio's system is the ability...  
?

17/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

02101243 Supplier Number: 25629224 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Site looks for fortune dealing in debt**  
**(E-Debt Exchange (Akron), which has developed Web site where creditors can**  
**buy and sell portfolios of delinquent debt accounts, will launch site,**  
**www.e-debt.com, this month)**  
Crain's Cleveland Business, v 21, p 2  
March 13, 2000  
DOCUMENT TYPE: Journal ISSN: 0197-2375 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 690

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
By: JEFF STACKLIN

To many people, the Internet has been the place to run up **credit card** debt. Now, an Akron-based electronic commerce **company** has created a **web site** where creditors can buy and sell portfolios of delinquent debt accounts.

The principals of the...

"We're just a new twist on an old story," Mr. Zoldan said.

At the **site**, banks, **department stores** and other creditors can display their portfolios of distressed debt. The portfolios include student loans ...

...phone, fax, trade publication advertising and brokers. The process is slow and painstaking, with most **transactions** taking 30 to 40 days to complete, Mr. Zoldan said.

"E-Debt is going to...

...at a pre-set price, at auction or through private online negotiations. Using the Internet, **transactions** can be completed within four to six days, and buyers can choose from a wider...

...allowed to register with the site, Mr. Stone said.

E-Debt will generate revenue through **transaction** fees, ranging from 3% to 8% of the face value of the debt portfolio. The...

17/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

01113895 Supplier Number: 23689250 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Taking Those First Few Steps**  
**(Sales via the Internet should reach \$6.6 bil in 2000 vs \$1.1 bil in 1997**  
**and \$518 mil in 1996)**  
Credit Card Management, v 9, n 8, p 94+  
November 1996  
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3005

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...80-90% of purchases will be made using credit cards. There are now 5,000+ **merchants** with **sites** on the World Wide Web, although only a small percentage accept on-line **payments**. Full text discusses in depth the challenges faced in securing credit card **payments** via the Internet.  
...

TEXT:

By Frank Cerne

The technology to facilitated secure card **payments** on the Internet is advancing rapidly. But plenty of hurdles remains to be overcome.

In...

...commerce.

Software Requirements

That's because consumers, merchants, and the acquiring banks that process card **transactions** for merchants all must use software developed by the same company for an Internet **transaction** to be successful. For example, if a consumer uses CyberCash Inc.'s so-called wallet...

...card information to an Internet merchant, the merchant must have CyberCash's CashRegister, which accepts **payments** made with the CyberCash wallet. In turn, the merchant's acquiring bank must use CyberCash software to process the **transaction**. Throw in another vendor's software, and the **transaction** goes nowhere.

Yet despite such restrictions, Internet commerce is beginning to show signs of potential. The number of **merchants** that have set up **sites** on the World Wide Web, the Internet's hub of electronic commerce, has surpassed 5,000, though only a small percentage accept on-line **payments**.

Sales Hitting \$518 Million

The estimated value of such **transactions** varies widely, but a recent report by Forrester Research Group Inc., Cambridge, Mass., estimates that  
...

...will be made using credit cards, and cards will continue to be dominant method of **payment** in the future. Forrester estimates that Internet sales will more than double next year, to...

...The survey of 500 Internet shoppers also found that credit cards are the method of **payment** for 80% of on-line purchases. Furthermore, when given a choice of **payment** methods for Internet purchases, 35% of consumers prefer credit cards as their first choice.

Such...

...operate together, and that consumers and merchants will develop trust in the validity of Internet **transactions**.

The fact that technology companies are replicating parts of the conventional credit card **transaction** process -- from authorization to draft capture and settlement -- and applying them to the Internet world...  
...commerce will be smooth. "We believe that enabling financial

Michigan National Bank. Netscape will integrate CyberCoin into its LivePayment software for merchants. Cybercash...

...wallet service, banks will have the ability to not only brand the wallet but the **payment** products within the wallet. "The growth is going to come in the form of branded direct digital access for demand-deposit accounts," says Crone. "This method of **payment** is a way for banks to assume control of **payments** system, because the **payment** will come from banks, not card associations or software providers." But some observers question how...

...electronic cash products will be with consumers. "Banks should focus on credit cards because the **payments** infrastructure between consumers, merchants, and banks is already in place," says Forrester analyst Weisman.

Other vendors have developed **payment** products that do not encrypt credit card information but use other methods for securing Internet **payments**. San Diego-based First Virtual Holdings Inc. has designed a credit card **payment** system in which a cardholder receives an eight-character so-called VirtualPIN that is tied...

...verification.

The customer then has one of three option -- "yes," which signifies it is valid **transaction**, "no," which indicates the customer does not want to purchase the merchandise, and "fraud," which signals that the customer did not place the order to begin with and that the **transaction** is fraudulent. In that case, the customer can cancel the **transaction** before it takes place.

Barriers to Fraud

"There are a lot of things that have...

...large scale is very difficult."

First Virtual is now offering merchants the ability to receive **payments** at their e-mail addresses within three to five days. Previously, merchants had to agree to wait 90 days for **payment** to ensure that the purchase were made with legitimate credit cards. First Virtual's Express...

...is \$10 a year and 2% of the sale, plus a 29-cent charge per **transaction**

First Virtual has signed up 179,000 consumers and 2,600 merchants. Recently, the company received a \$12.5 million capital infusion from First Data, First USA **Paymentech**, and GE Capital Corp. As part of the agreement, the four parties are negotiating a marketing deal in which First Data, First USA **Paymentech**, and GE Capital would deploy First Virtual's technology and would give First Virtual access...

17/3,K/3 (Item 1 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2006 The Gale Group. All rts. reserv.

00721966 Supplier Number: 25886475

#### Slow Progress

(Thailand's emerging e-commerce business is plagued with problems such as vendor unfamiliarity with Internet marketing)

Article Author(s): Whaley, Floyd

Asian Business, v 36, n 11, p 19-20  
November 2000  
DOCUMENT TYPE: Journal ISSN: 0254-3729 (Singapore)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...the encryption system, negotiated with banks to accept online card use, and designed pages for **merchants**. The **site** was established to promote Thai exports via the Internet during the crisis. Bank-loan managers...

...40% of those are students. In addition, the country has only about 1.2 million **credit - card** users. The government is trying to nudge some **companies** to use commercial **Web site** designers or to develop the capacity to set up an e-commerce site internally. Today, thousand have sites and banks are more comfortable with online **transactions**.

17/3,K/4 (Item 2 from file: 13)  
DIALOG(R)File 13:BAMP  
(c) 2006 The Gale Group. All rts. reserv.

00713756 Supplier Number: 25845375 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Computer networks pose public, private risks**

(Because of recent incidents where customer data was stolen from an established company's Internet business, many restaurant and food service operations are beginning to worry about the Internet and its security)

Article Author(s): Liddle, Alan J  
Nation's Restaurant News, v 34, n 39, p 152156  
September 25, 2000  
DOCUMENT TYPE: Journal ISSN: 0028-0518 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2002

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Western Union officials quickly owned up to the problem and notified **credit card** companies, customers and law enforcement agencies. The Englewood, Colo., **company** shut down its **Web site** at [www.westernunion.com](http://www.westernunion.com) pending the completion of investigations and modifications. WU ascertained that it...  
...afoot to help business owners feel good about using and accepting their cards for online **transactions**.

Among American Express' security-boosting efforts, it is planning to permit its cardholders to buy...

...revealing their card numbers. That is to be accomplished through the company's new Private **Payments** product, which will enable credit card holders to use random and unique combinations of numbers to complete online **transactions**.

Private **Payments** is a variation on the so-called disposable credit card security strategy now being marketed...

...such plans credit card users arrange with their credit supplier to substitute a one-time **transaction** number for their actual account number for the purpose of shopping online. The numbers expire with the completion of the **transaction**, so even if they somehow are siphoned off, they are

worthless for additional, fraudulent activities...

...across the public Internet.

Domino's Pizza outsources to a third party the management of **retail** activities at its consumer Web **site** but handles intranet security in-house.

"We don't have a formal risk assessment, but...

...not accessible via the Internet," he says the company "utilizes SSL encryption on all financial **transactions**."

Monteith says Domino's soon will turn on SSL encryption for all intranet pages containing...

17/3,K/5 (Item 3 from file: 13)  
DIALOG(R)File 13:BAMP  
(c) 2006 The Gale Group. All rts. reserv.

00603997 Supplier Number: 24528953 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Decade of Marketing**  
(The card industry is perfecting its database marketing tools in order to provided products that are better tailored to individuals)  
Article Author(s): Demery, Paul  
Credit Card Management, v 11, n 11, p 74-76+  
February 1999  
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3909

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...a pilot designed to maximize cardholder participation in a loyalty program involving merchants. "We took **transaction** data from cardholders and analyzed it to say where they're spending money, to see...

...A. to coordinate its purchasing card program with BroadVision's software, which resides on a **merchant**'s Web **site**. Employees and managers involved with purchasing card programs will be able to check spending limits, purchasing records and other program details on a participating **merchant**'s Web **site**.

**Merchants**, meanwhile, also will have access to spending limits and other information to control how they...

...designed so that different departments of the same company can control different parts of the **company**'s Web **site**. At a bank, for example, the **credit card** department might alter a card offer for a particular consumer while the mortgage department updates...

...INDUSTRY NAMES: **Payment** cards

17/3,K/6 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

02077989 62601052



### Customer care initiatives

Anonymous

Public Utilities Fortnightly PP: 8-9 Fall 2000

ISSN: 1078-5892 JRNL CODE: PUF

WORD COUNT: 716

...TEXT: established a website to provide its 4,500 customers with online customer service including bill **payment** . The co-op worked with Professional Computer Systems on the project.

PUGET SOUND ENERGY OFFERS...

...offering up-to-date account information. The site also features energy management information, an email **link** , and the TNMP cookbook.

MAINE **SUPPLIERS** LABEL ENERGY. Maine's electric suppliers in August began mailing information disclosure labels to their...

...division of Southern Union Co., on Sept. 1 began offering its Texas customers electronic bill **payment** and presentment (EBP&P). SUG worked on the project with Servana, an Internet services company...

...P through billserv.com Inc. Customers will be able to pay bills on the energy **company website** , and at bill-aggregation sites including those of banks and **credit cards** .

17/3,K/7 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02006525 50848554

### The price of privacy

James, Geoffrey

Upside v12n4 PP: 182-190 Apr 2000

ISSN: 1052-0341 JRNL CODE: UPS

WORD COUNT: 3539

...TEXT: the final stage." That can mean the difference between success and failure for an Internet **merchant** , according to Szydlik, because some **sites** are currently spending more to acquire a customer than the average customer ends up spending the security of their **credit card** information on the Web. Nearly two-thirds are worried about **Web sites** selling personal information to other **companies** (see the chart "Online Consumers Want Privacy"), "Consumers are most concerned about abuses in telemarketing ...

...used beyond the use for which the information was provided (for example, to consummate a **transaction** );

Access/participation. Web sites would be required to offer consumers reasonable access to that information...

17/3,K/8 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01332184 99-81580

### Taking those first few steps

Sylvia Keys

18-Jan-06 12:55 PM

agreement, the four parties are negotiating a marketing deal in which First Data, First USA **Paymentech**, and GE Capital would deploy First Virtual's technology and would give First Virtual access...

17/3,K/9 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

08092680 Supplier Number: 67463394 (USE FORMAT 7 FOR FULLTEXT)  
**Bigstep.com to Offer CBS Switchboard.com Yellow Pages Advertising to Growing Base of 200,000.**  
PR Newswire, p7905  
Nov 30, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 906

... and local merchant network, and award-winning small business company Bigstep.com today announced that **merchants** using Bigstep.com's **site** building solutions will now have the option to advertise in the CBS Switchboard.com yellow...

...as newsletters and emails.

Through a self-service interface integrated into the Bigstep.com web **site**, Bigstep.com **merchants** can place a display advertisement in up to five categories to represent their small business...

...http://www.bigstep.com) is a free, do-it-yourself, online service center where small **companies** can build business **web sites**, communicate with customers, market their sites, perform **credit card transactions**, track visitors, and more. Based in San Francisco, Bigstep.com has won PC Magazine's...

17/3,K/10 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

07694483 Supplier Number: 63802711 (USE FORMAT 7 FOR FULLTEXT)  
**Global Procurement -- MRO, small-quantity buys are occurring online, but obstacles hinder the development of strategic purchasing. (Industry Trend or Event)**  
McKeefry, Hailey Lynne  
Electronic Buyers' News, p58  
July 31, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2178

... is anxious to have that product."

Many companies are also participating in private exchanges, which **link** large customers with their **suppliers**, distributors, and contract manufacturers. Celestica is involved in half a dozen such projects, Gort said...

...meanwhile, faces tariff issues that can make online buying from other regions difficult.

Methods of **payment** is another major impediment to the adoption of online procurement. "Two issues that arise are...

...consisting of more than 2 million parts, for sale online at its www.arrow.com **Web site**. Although the **company** currently ships domestically, in August it will start accepting **credit - card** orders from customers anywhere in the world.

Hallam notes, however, that "since this is for...role of purchasers.

"One of the things the Internet is going to do is simplify **transactions** and enable just about anyone to reach out and get the services they need," said...

...Arbor, Mich. "All of the people in purchasing who are there simply to facilitate those **transactions** are going to go away.

"In strategic purchasing, people are going to get more in...

...chain," Michels added. "We'll see some integration of business systems through the Internet to **link suppliers** and make them more strategic. I also see a change in the way we negotiate...

17/3,K/11 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

07082915 Supplier Number: 59700917 (USE FORMAT 7 FOR FULLTEXT)  
**Shopping Made Simple. (Company Business and Marketing)**  
Computer Shopper, p235  
April, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 433

... billing information, Blue account number, user IDs, passwords, and online purchasing histories for their favorite **merchant sites**. It also automatically fills out online order forms.

Card-holders can achieve a higher level...

...completes the form. The service also comparison-shops, alerts customers to special deals, provides direct **links** to **merchants'** customer service, and filters out e-mail from all but the sellers that users specify...

...their preferences.

Discover (www.discovercard.com) card-holders can download Discover Desk\$hop from the **company's Web site**. This PIN-protected virtual **credit card** sits on card-holders' desktops. When they shop at a site that accepts the card, they just drag and drop the icon onto the **payment** page, and the required information is filled in automatically. Trintech, the company behind the technology, is profiling the **payment** pages of sites that accept Discover, to ensure the information is filled in correctly. The...

17/3,K/12 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06967083 Supplier Number: 58935830 (USE FORMAT 7 FOR FULLTEXT)  
**Qpass Partners with Trivnet to Deliver ISP Billing Option; Strategic Agreement Expands Payment Methods for Premium Digital Commerce Service.**  
Business Wire, p0169  
Jan 25, 2000  
Language: English Record Type: Fulltext

Document Type: Newswire; Trade  
Word Count: 599

**Qpass Partners with Trivnet to Deliver ISP Billing Option; Strategic Agreement Expands Payment Methods for Premium Digital Commerce Service.**

... end business infrastructure for selling digital content, and Trivnet, a pioneer provider of secure Internet **payment** services, today announced a strategic partnership agreement. Under the terms of the agreement, Qpass will integrate Trivnet's WiSP **payment** service into the Qpass Digital Commerce Service to allow purchasers of digital content to pay...

...purchases through their Internet Service Provider (ISP) or telephone bill.

WiSP is a secure Internet **payment** service that provides flexible ISP and telco-based billing alternatives and eliminates the need for...

...information. The partnership between Qpass and Trivnet will provide the utmost flexibility and security in **payment** options for consumers, allowing them to bill online purchases to their selected ISP, telco or...

...can then take advantage of Qpass's Point, Click, Purchase(TM) convenience at all Qpass **merchant** partner **sites**. There are currently more than 1.9 million unique digital products and services for sale throughout the Qpass network.

"We are dedicated to delivering flexible and secure **payment** services to consumers worldwide," said Moti Dolgin, president and CEO of Trivnet. "Our...

...in 1997, Trivnet, Inc. is a privately held Silicon Valley-based pioneer provider of Internet **payment** services. Trivnet's flagship service, WiSP, is the first Internet **payment** service to automatically bill online purchases to a user's ISP, telco or selected credit...

...the need for online buyers to pre-register, enter pin numbers, download software or disclose **credit card** information. To learn more about Trivnet, visit the **company's Web site** at [www.trivnet.com](http://www.trivnet.com).

All **company** and/or product names are either trademarks or registered trademark of their respective companies.

17/3,K/13 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

06272130 Supplier Number: 54387653 (USE FORMAT 7 FOR FULLTEXT)

**CyberCash Unveils CashRegister for Small Web Merchants.**

Network Briefing, pNA

April 15, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 243

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

CyberCash Inc has announced a 'lite' version for its CashRegister electronic **payments** software aimed at small web merchants or physical world merchants that want to process **payments** over the web. CashRegister OnDemand is an alternative to the integrated CashRegister service that CyberCash...

...enter the credit card information themselves, which is obviously only practical for a handful of **transactions** per day. Goldberg says the manual input is the only difference between this and the...

...CashRegister, as the level of security is still the same, she says. As well as **merchants** with small **web sites**, Goldberg says the **company** will also go after physical merchants who could enter **credit card** information as a first stage towards migration to the web. Goldberg says a PC connected...

...says the pricing will include set up and monthly fees, as well as a per **transaction** fee. The product is in beta and will roll out through the summer, though the...

17/3,K/14 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

04499914 Supplier Number: 46608849 (USE FORMAT 7 FOR FULLTEXT)  
**CyberCash, Inc. Announces Second Quarter 1996 Results**  
PR Newswire, p0805NYM129  
August 5, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1320

... Agreements Signed  
RESTON, Va., Aug. 5 /PRNewswire/ -- CyberCash, Inc. (Nasdaq: CYCH), provider of secure financial **transactions** over the Internet, announced today its operating and business results for the second quarter and...

...of 1996." Noting the burgeoning acceptance by consumers, merchants and financial institutions of making secure **payments** over the Internet, he said, "Increasing numbers of merchants, brought to CyberCash by banks, are ...

...from 74 at the close of the first quarter."  
Recurring revenues from electronic credit card **transactions** continued to grow, reaching \$16,086 in the second quarter compared to \$9,119 in...

...into  
future Java releases.

-- PSINet, a leading Internet access provider, will incorporate CyberCash's secure **transaction** technology, including CashRegister and Wallet, into its services. This step will further solidify CyberCash's position as the leader in **payment** systems on the Internet.

-- GNN, a division of America Online, is actively incorporating CyberCash's secure **transaction** technology into its services. GNN plans to announce and introduce several programs designed to assist small and large businesses create a high-level presence on the Internet, complete with secure **transaction** capability as a standard item.

-- Furthering its global reach, CyberCash teamed with National Bank

of Canada to make the first secure Internet **payment** service available in Canada. The bank will offer CyberCash secure credit card **payment** services to its merchants and the CyberCash Wallet to consumers.

-- Through an agreement among Bank...

...merchant. CyberCash and Bank of America are working together on the back-end to process **transactions** for all surveys purchased at the Xerox **site**. CyberCash provides **Merchant** CashRegister and Wallet software; Bank of America processes the **transactions**. NetValue developed and maintains the Web **site**.

-- CyberCash and SCO, a leading **supplier** of UNIX server and host system software, will offer businesses a complete and real-time merchant system for secure, high-volume **transactions** over the Internet. The CyberCash Merchant CashRegister solution will be distributed from SCO's Web...

...in August 1994, is a leading developer of software and service solutions for secure financial **transactions** over the Internet. The CyberCash system is designed to allow banks to offer secure Internet **payments** to their merchants. Leading banks already working with CyberCash include First USA, First Union, Wells...

...and Bank of America. CyberCash works with virtually all credit card processing institutions, and enables **payments** by credit card, electronic check and electronic coin to be instantaneously processed. In addition, CyberCash...

...of charge and the consumer software, called the CyberCash Wallet, can be downloaded from the **Company**'s **Web site** at www.cybercash.com. The **Company**'s initial service, which handles **payments** using major **credit cards**, was introduced in April 1995. Electronic coin and check services are expected to be released...

17/3,K/15 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04392117 Supplier Number: 46442796 (USE FORMAT 7 FOR FULLTEXT)  
**CYBERCASH AND THE NATIONAL BANK OF CANADA TEAM TO DELIVER INTERNET PAYMENT SOLUTION**  
PR Newswire, p0604SFTU012  
June 4, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 918

**CYBERCASH AND THE NATIONAL BANK OF CANADA TEAM TO DELIVER INTERNET PAYMENT SOLUTION**

... CITY, Calif., June 4 /PRNewswire/ -- CyberCash, Inc. (Nasdaq: CYCH), a leading developer of secure Internet **payment** solutions, and the National Bank of Canada, today announced the first available secure Internet **payment** service in Canada. In a partnership announced today, the National Bank of Canada will offer CyberCash secure credit card **payment** services(TM) to their merchants and the CyberCash Wallet(TM) to consumers.

"The National Bank has always been out in front when it comes to electronic **payment** services," explained Charlotte Sauve, Director, Consumer Electronic **Payments**, National Bank of Canada. "The CyberCash

solution will enable us to give merchants and consumers...

...will offer Canadian businesses a complete and real-time merchant system for secure, high-volume **transactions** over the Internet with CyberCash's Merchant CashRegister(TM). Consumers can buy products and goods over the Internet by downloading the browser-independent CyberCash Wallet from the **merchant site** or the CyberCash **site**.

"CyberCash is committed to making its secure Internet **payment** services ubiquitous for Internet commerce and that includes the global market," said Magdalena Yesil, co...

...partner, the National Bank of Canada will extend CyberCash globally while offering a safe online **payment** solution to the Canadian marketplace."

CyberCash will support the recently proposed standard for Secure Electronic **Transaction** (SET) over the Internet, announced by VISA and MasterCard. When SET is established, CyberCash is committed to being one of the first SET-compliant Internet **payment** services available.

Using CyberCash

The CyberCash Wallet gives consumers the instantaneous ability to pay for...

...free software program that is installed on a consumer's personal computer and allows CyberCash **transactions** to move between a merchant's server and the bank **transaction** server system. The CyberCash Wallet has the graphical look and feel of a real wallet...

...credit cards including Visa, MasterCard, Discover and American Express.

The CyberCash CashRegister, a secure merchant **payment** service, provides software integration modules in a server platform which accepts **payments** made with the CyberCash Wallet over the Internet and receives the information necessary to process a credit card **transaction**. The CyberCash system is designed to build upon and be compatible with existing financial institution infrastructure, and allows CyberCash merchants to process **transactions** with credit card processors.

About the National Bank

With assets of CDN \$50 billion, the...

...in August 1994, is a leading developer of software and service solutions for secure financial **transactions** over the Internet. The CyberCash system is designed to allow most banks to offer secure Internet **payments** to their merchants. CyberCash works with virtually all credit card processing institutions, enabling **payments** by credit card, electronic check and electronic coin to be instantaneously processed. CyberCash has established

....

...of charge and the consumer software, called the CyberCash Wallet, can be downloaded from the **company's Web site** at [www.cybercash.com](http://www.cybercash.com). The **company's** initial service, which handles **payments** using most major **credit cards**, was introduced in April 1995. Electronic check and coin services are expected to be released...

17/3,K/16 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

05958324 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
New LinkAGE **service sets sights on e- merchant trade**  
XIAO-FEI ZHANG  
SOUTH CHINA MORNING POST, p7  
June 29, 1999

JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 401

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**New LinkAGE service sets sights on e- merchant trade**

... Online is moving into the local e-commerce market with a new service for e- **merchants** .

**LinkAGE** last week announced PSIWeb eCommerce, a service that helps **companies** to set up e-commerce **Web sites** , complete with the ability to carry out **credit - card transactions** .

... include the design of virtual store fronts, on-line strategic consulting and setting up a **payment** gateway.

Bank of China is providing PSIWeb's **payment** gateway, and will take a certain percentage of each **transaction** it processes.

"It's really up to the bank and merchants to negotiate the exact...  
...Generally, merchants will be charged about 3 to 5 per cent."

Another partner in the **payment** gateway, Israel's Algorithmic Research (AR) - a subsidiary of database corporation Cylink - provides security software...

17/3,K/17 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

03758648 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Traffic, Parking, Crowds Expected to Spur Online Holiday Sales**

Helen Jung

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (SEATTLE TIMES)

December 14, 1998

JOURNAL CODE: KSET LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 911

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of its larger stores, said spokesman Mike Collins.

And some companies may have confusing **Web sites** . Macy's **department store** runs a **Web site** that includes pictures of multiple items for sale, leaving customers guessing which items in the...

... The agency is also beginning a program to check how companies handle privacy in running **transactions** .

Bodoff said there is little danger of credit card numbers being stolen by a third...

... the two major Internet browsing software programs both provide for high degrees of security during **transactions** . Rather, customers should concern themselves with the vendor they're entrusting with their **credit card** number. He said customers should check whether or not a **company's Web site** is legitimate, that it provides an address or telephone number and a return policy.

"The...

17/3,K/18 (Item 1 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2006 The Gale group. All rts. reserv.

04724285 SUPPLIER NUMBER: 19205705 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Sylvia Keys

18-Jan-06 12:55 PM



Harvest profits from Web farms. (Internet/Web/Online Service Information)  
(Commodities)

Eskow, Dennis

Datamation, v43, n3, p44(5)

March, 1997

ISSN: 0011-6963

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3093 LINE COUNT: 00240

... become interested in the movie had they only been able to access Paramount's Web **site** .

Paramount called its Web **site vendor** , W3-design in Culver City, Calif., and issued an ultimatum: Fix the problem or else...

...of the overall network--even to the extent that it can handle something close to **transaction** -processing throughput.

Close but not quite. The further apart the Web sites are from one another the slower the performance of the databases. So to achieve true **transaction** \*processing performance, says Pushpendra Mohta, executive VP and chief technology officer of CerfNet, "We have...Firewall and Netscape's business suite on three IBM RS/6000s: a commerce server, a **transaction** server, and a communications server that shunts the sale data to the credit card company...stores and 4,800 employees across the United States.

The problem: How to grow the **company** 's Web **site** , which currently allows customers to purchase products with a **credit card** .

Potential solution: Add servers to create a Web farm, possibly managed by IBM's Network...

...Firewall and Netscape's business suite on three IBM RISC machines: a commerce server, a **transaction** server, and a communications server.

AT A GLANCE

NYNEX

The company: Multibillion-dollar communications giant...

...should allow more than 980/o uptime-and close to 99% if you are conducting **transaction** processing. Although a Web farm is not necessarily located in a glass house, it requires...

?

19/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

08236408 Supplier Number: 69382921  
**Intel reaches pact to acquire Xircom for \$748 million.**

**Philyaw, Jason**  
Wall Street Journal. Europe, p4(1)  
Jan 16, 2001  
Language: English Record Type: Abstract  
Document Type: Newspaper; General Trade

**Philyaw, Jason**

19/3,K/2 (Item 1 from file: 18)  
DIALOG(R)File 18:Gale Group F&S Index(R)  
(c) 2006 The Gale Group. All rts. reserv.

04717453 Supplier Number: 76575736  
**NASD arm disciplines 10 firms over handling IPO's aftermath. (NASD Regulation Inc.)**

**Philyaw, Jason**  
The Wall Street Journal, pC18  
July 17, 2001  
ISSN: 0099-9660  
Language: English Record Type: Citation  
Document Type: Newspaper; General Trade

**Philyaw, Jason**

19/3,K/3 (Item 1 from file: 67)  
DIALOG(R)File 67:World Textiles  
(c) 2006 Elsevier Science Ltd. All rts. reserv.

00248826 WORLD TEXTILE NO: 1995364 SUBFILE: EMDOCS  
**Method and apparatus for treating strand-like material**  
AUTHOR(S): Basf Corporation; Yeh L.; **Philyaw J.** ; Sullivan J.P.  
CORPORATE SOURCE: L. Yeh, 301 Quail Run, Anderson, SC 29621, United States  
Extracts from European Patent Applications, Part 1B: Primary Industry,  
Fixed Constructions, Mining, 16/39, 2000  
COUNTRY OF PUBLICATION: Germany  
DOCUMENT TYPE: Journal; Patent  
RECORD TYPE: ABSTRACT  
ISSN: 0943-1268  
PATENT NO: EP1038998  
PATENT PUBLICATION DATE: 00103029.5, 15 Feb 2000  
PRIORITY APPLICATION: United States, 273900, 22 Mar 1999  
LANGUAGES: ENGLISH SUMMARY LANGUAGES: ENGLISH

AUTHOR(S): Basf Corporation; Yeh L.; **Philyaw J.** ; Sullivan J.P.

File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office  
File 347:JAPIO Nov 1976-2005/Aug(Updated 051205)  
(c) 2005 JPO & JAPIO  
File 350:Derwent WPIX 1963-2006/UD,UM &UP=200604  
(c) 2006 Thomson Derwent  
File 348:EUROPEAN PATENTS 1978-2005/Dec W04  
(c) 2005 European Patent Office  
File 349:PCT FULLTEXT 1979-2005/UB=20051229,UT=20051222  
(c) 2005 WIPO/Univentio  
File 331:Derwent WPI First View UD=200604  
(c) 2006 Thomson Derwent  
File 351:Derwent WPI 1963-2006/UD,UM &UP=200604  
(c) 2006 Thomson Derwent  
File 371:French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	185	AU={PHILYAW, J? OR PHILYAW J?}
S2	7	S1 AND ((CHARGE OR CREDIT OR DEBIT) () (CARD OR CARDS OR INSTRUMENT?) OR CREDITCARD? OR CHARGECARD? OR DEBITCARD? OR SMARTCARD?)

2/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2005 WIPO/Univentio. All rts. reserv.

00853830

**METHOD AND APPARATUS FOR UTILIZING A UNIQUE TRANSACTION CODE TO UPDATE A  
MAGAZINE SUBSCRIPTION OVER THE INTERNET**  
**PROCEDE ET DISPOSITIF SERVANT A UTILISER UN CODE DE TRANSACTION UNIQUE AFIN  
DE METTRE A JOUR UN ABONNEMENT A UN MAGAZINE PAR L'INTERMEDIAIRE  
D'INTERNET**

Patent Applicant/Assignee:

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Dallas, TX 75231, US, US (Residence), US (Nationality)

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75225, US

Legal Representative:

HOWISON Gregory M (et al) (agent), Howison, Chauza, Thoma, Handley &  
Arnott, L.L.P., P.O. Box 741715, Dallas, TX 75374-1715, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186559 A2 20011115 (WO 0186559)

Application: WO 2001US14968 20010509 (PCT/WO US0114968)

Priority Application: US 2000568205 20000509

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20356

Inventor(s):

**PHILYAW Jeffry Jovan** ...

Fulltext Availability:

Detailed Description

Detailed Description

... processed and. stored therewith. The financial site 2540 may, in this  
illustrative example, be a **credit card** service which is coupled with  
the global communication network 2516 to facilitate electronic commerce  
transactions...

...commerce transaction, while arranging payment, a user at a consumer site  
2520 may enter a **credit card** number enabling the ARS 2530 or the  
vendor site 2500 to access the user's **credit card** account record  
stored in the financial information. database 2542 in order to complete a  
step...

2/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00852807      \*\*Image available\*\*

**AUTOMATIC CONFIGURATION OF EQUIPMENT AND SOFTWARE  
CONFIGURATION AUTOMATIQUE D'EQUIPEMENT ET DE LOGICIEL**

Patent Applicant/Assignee:

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Inventor(s):

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75225, US

Legal Representative:

HOWISON Gregory M (et al) (agent), Howison, Chauza, Thoma, Handley &  
Arnott, L.L.P., P.O. Box 741715, Dallas, TX 75374-1715, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186435 A2-A3 20011115 (WO 0186435)

Application: WO 2001US40718 20010510 (PCT/WO US0140718)

Priority Application: US 2000568148 20000510; US 2000568150 20000510; US  
2000568293 20000510

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 33957

Inventor(s):

**PHILYAW Jeffry Jovan** ...

Fulltext Availability:

Detailed Description

Detailed Description

... common use with personal ellecks and drafts, magnetic storage strips  
such as that used in **credit cards** , and many forms of bar codes (e.g.,  
UPC, EAN, etc.), and electronic transmission and...

**2/3,K/3 (Item 3 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00839923      \*\*Image available\*\*

**METHOD AND APPARATUS FOR ACCESSING A REMOTE LOCATION BY SENSING A  
MACHINE-RESOLVABLE CODE**

**PROCEDE ET DISPOSITIF D'ACCES A UN ENDROIT A DISTANCE PAR DETECTION D'UN  
CODE POUVANT ETRE CONVERTI PAR UNE MACHINE**

Patent Applicant/Assignee:

DIGITAL:CONVERGENCE CORPORATION, Suite 600, 9101 N. Central Expressway,  
Dallas, TX 75231, US, US (Residence), US (Nationality)

Inventor(s):

**PHILYAW Jeffrey Jovan** , 5968 West Northwest Highway, No. 1813, Dallas,  
TX 75225, US

Legal Representative:

HOWISON Gregory M (et al) (agent), Howison, Chauza, Handley & Arnott,

L.L.P., P.O. Box 741715, Dallas, TX 75374-1715, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200173586 A2-A3 20011004 (WO 0173586)  
Application: WO 2001US10151 20010329 (PCT/WO US0110151)  
Priority Application: US 2000537530 20000329  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 18234

Inventor(s):  
**PHILYAW Jeffrey Jovan** ...  
Fulltext Availability:  
Detailed Description

Detailed Description  
... signals 2514, magnetic signals encoded on a magnetic stripe 2516 such  
as found on a **credit card**, or other electromagnetic signals such as  
those from an induction coupled transceiver device 2518. The...video  
tape, CD Rom or DVD.

The magnetic information 2516 may be encoded on a **credit card** or on  
other types of cards such as those used for identification or access to  
...

...may result 5 from an active user activity, such as scanning a bar code  
or **credit card**, or it may result from a passive activity at the  
user's site, such as...

**2/3,K/4 (Item 4 from file: 349)**  
DIALOG(R)File 349:PCT FULLTEXT  
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00820424 \*\*Image available\*\*  
**INPUT DEVICE HAVING POSITIONAL AND SCANNING CAPABILITIES**  
**DISPOSITIF D'ENTREE A CAPACITES DE POSITIONNEMENT ET D'EXPLORATION**  
Patent Applicant/Assignee:  
DIGITAL:CONVERGENCE CORPORATION, 9101 N. Central Expressway, Suite 600,  
Dallas, TX 75231, US, US (Residence), US (Nationality)  
Inventor(s):  
**PHILYAW Jeffry Jovan**, 5968 West Northwest Highway, No. 1813, Dallas, TX  
75225, US  
Legal Representative:  
HOWISON Gregory M (et al) (agent), Howison, Chauza, Handley & Arnott,  
L.L.P., P.O. Box 741715, Dallas, TX 75374-1715, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200153980 A2-A3 20010726 (WO 0153980)  
Application: WO 2001US251 20010104 (PCT/WO US0100251)  
Priority Application: US 2000490336 20000124  
Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20635

Inventor(s):

**PHILYAW Jeffry Jovan ...**

Fulltext Availability:

Detailed Description

Detailed Description

... type of image having information encoded therein, or magnetic medium having encoded information, such as **credit cards**.) The bar code 1606 by itself is incompatible with any kind of network for the...nation is stored on magnetic strips which are sensed by the mouse 2500, such as **credit cards**, or other implementations having such readable medium.

In this case, it can be appreciated that...

**2/3,K/5 (Item 5 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00794706 \*\*Image available\*\*

**SOFTWARE DOWNLOADING USING A TELEVISION BROADCAST CHANNEL**

**TELECHARGEMENT DE LOGICIEL A L'AIDE DE CANAUX DE TELEDIFFUSION**

Patent Applicant/Assignee:

DIGITAL CONVERGENCE :COM INC, 9101 North Central Expressway, Suite 600,  
Dallas, TX 75231, US, US (Residence), US (Nationality)

Inventor(s):

**PHILYAW Jeffry Jovan**, 5968 West Northwest Highway, No. 1813, Dallas, TX  
75225, US,

**MATHEWS David Kent**, 3438 Livingston Lane, Carrollton, TX 75007, US

Legal Representative:

**HOWISON Gregory M (et al)** (agent), Howison, Chauza, Handley & Arnott,  
L.L.P., P.O. Box 741715, Dallas, TX 75374-1715, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200128248 A1 20010419 (WO 0128248)

Application: WO 2000US23036 20000822 (PCT/WO US0023036)

Priority Application: US 99417863 19991013

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 15474

Inventor(s):

**PHILYAW Jeffry Jovan ...**

Fulltext Availability:  
Detailed Description

Detailed Description

... billing should be through the subscriber's pay-TV provider or perhaps directly from a **charge card**, etc. Note that all of the components; the receiver 1608, channel selector unit 161 1...

**2/3,K/6 (Item 6 from file: 349)**  
DIALOG(R)File 349:PCT FULLTEXT  
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00781901 \*\*Image available\*\*

**METHOD AND APPARATUS FOR COMPLETING, SECURING AND CONDUCTING AN E-COMMERCE TRANSACTION**

**PROCEDE ET DISPOSITIF SERVANT A EXECUTER ET A SECURISER UNE TRANSACTION COMMERCIALE ELECTRONIQUE**

Patent Applicant/Assignee:

DIGITALCONVERGENCE :COM INC, Suite 600, 9101 North Central Expressway, Dallas, TX 75231, US, US (Residence), US (Nationality)

Inventor(s):

**PHILYAW Jeffry Jovan**, 5968 West Northwest Highway #1813, Dallas, TX 75225, US,

**MATHEWS David Kent**, 3438 Livingston Lane, Carrollton, TX 75007, US

Legal Representative:

HOWISON Gregory M (et al) (agent), Howison, Chauza, Handley & Arnott, L.L.P., P.O. Box 741715, Dallas, TX 75374-1715, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200115035 A2 20010301 (WO 0115035)

Application: WO 2000US21139 20000803 (PCT/WO US0021139)

Priority Application: US 99382426 19990824

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19597

Inventor(s):

**PHILYAW Jeffry Jovan ...**

Fulltext Availability:  
Detailed Description  
Claims

Detailed Description



... payment transaction using the unique user ID;  
 FIGURE 29 illustrates a flowchart for processing the **credit card** code according to the standard transaction;  
 FIGURE 30 illustrates a flowchart of the process for an invisible from transaction; FIGURE 31 illustrates a flowchart for processing the **credit card** code according to the invisible transaction;  
 FIGURE 32 illustrates a flowchart of the selection process...

...block diagram of an alternative embodiment where the user profile information is stored at a **credit card** company system.

#### DETAILED DESCRIPTION OF THE INVENTION

Referring now to FIGURE 1, there is illustrated...request such information as the user's name, address, phone number, the ship-to information, **credit card** information, such as the account number, the issuing **credit card** company name and address, and any other credit information required. This software may also require that the user provide more than one **credit card**, that is, a primary **credit card**, and a secondary **credit card**. Therefore if the first **credit card** for some reason does not allow charging of the on-line purchase, the secondary **credit card** can be used to complete the transaction. ...bar code 2500/unique ID number 2502 may also be placed on a user's **credit card** 2504 for ease of use. The bar code 2500 may be placed on the front face 2506 of the **credit card** or optionally may be placed on the back side 2508 of the **credit card** 2504 in a convenient location. It is conceivable that the bar code 2500 may also...

...code 2500 needs to be situated appropriately such that it can be swiped with a **credit card** swipe unit 2512 for later use. The **credit card** swiping 2512 may be constructed such that if the bar code 2500 were placed directly...

...strip 25 1 0 while an optical reading means in the same read portion of **credit card** swipe unit 2512 may read the bar code 2500 information. Since **credit cards** can be lost or stolen, an enhanced measure of security may provide that the user...

...bar code, when used. Note that when the architecture is used in conjunction with a **credit card** company, the logistics of placing a bar code on the **credit card** is convenient in that the information can be provided at the time the customer first applies for a **credit card**.

Therefore when the **credit card** is issued, it already arrives at the customer location with the bar coded information on the **credit card**.

Referring now to FIGURE 26, there is illustrated a flowchart of the process for providing...

...block 2604 where the user sends the form to the registration site (e.g., the **credit card** company). Flow is then to a function block 2606 where the registration site issues a bar code and unique ID back to the user (in the case of a **credit card** company, the **credit card** is issued to the user with the bar code 2500 and unique II) 2502 imprinted...

...individual may pay according to standard on-line payment practices 1 5 by providing a **credit card** information. Alternatively, if the user is reluctant to provide such information over the unsecure...the GCN 306 to the vendor server 2700. Furthermore, the user may simply use the

requests the unique ID number, and retains the unique ID number and profile information...

...a path T) and requests user profile information associated with the transmitted unique ID. The **credit card** server performs a matching operation with the database 3302 of profile information and transmits the ...

Claim

... ID numbers.

12 The method of Claim 1, wherein the second location is a **credit card** company server.

13 The method of Claim 1, wherein the bar code is placed on a **credit card**.

14 A system for conducting an on-line transaction, comprising; profile information of a user...

...unique ID numbers.

25 The system of Claim 24, wherein said second location is a **credit card** company server.

2/3,K/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00781900 \*\*Image available\*\*

UNIQUE ID FOR IDENTIFYING A USER AND FACILITATING AN E-COMMERCE TRANSACTION  
IDENTIFICATION UNIQUE PERMETTANT D'IDENTIFIER UN UTILISATEUR ET DE  
FACILITER UNE TRANSACTION DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

DIGITALCONVERGENCE :COM INC, 9101 North Central Expressway, Suite 600,  
Dallas, TX 75231, US, US (Residence), US (Nationality)

Inventor(s):

**PHILYAW Jeffry Jovan**, 5968 West Northwest Highway, No. 1813, Dallas, TX  
75225, US,

**MATHEWS David Kent**, 3438 Livingston Lane, Carrollton, TX 75007, US

Legal Representative:

**HOWISON Gregory M** (et al) (agent), Howison, Chauza, Handley & Arnott,  
L.L.P., P.O. Box 741715, Dallas, TX 75374-1715, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200115034 A1 20010301 (WO 0115034)

Application: WO 2000US21138 20000803 (PCT/WO US0021138)

Priority Application: US 99382422 19990824

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 19503

Inventor(s):

PHILYAW Jeffry Jovan ...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... payment transaction using the

unique user ID;

FIGURE 29 illustrates a flowchart for processing the **credit card** code according to

the standard transaction;

FIGURE 30 illustrates a flowchart of the process for an invisible from transaction; FIGURE 31 illustrates a flowchart for processing the **credit card** code according to

the invisible transaction;

FIGURE 32 illustrates a flowchart of the selection process...

...block diagram of an alternative embodiment where the user profile information is stored at a **credit card** company system.

DETAILED DESCRIPTION OF THE INVENTION

Referring now to FIGURE 1, there is illustrated...request such information as the user's name, address, phone number, the ship-to information, **credit card** information, such as the account number, the issuing **credit card** company name and address, and any other credit information required. This software may also require that the user provide more than one **credit card**, that is, a primary **credit card**, and a secondary **credit card**. Therefore if the first **credit card** for some reason does not allow charging of the on-line purchase, the secondary **credit card** can be used to complete the transaction. Therefore, the user at PC 302 uses a...bar code 2500/unique ID number 2502 may also be placed on a user's **credit card** 2504 for ease of use. The bar code 2500 may be placed on the front face 2506 of the **credit card** or optionally may be placed on the back side 2508 of the **credit card** 2504 in a convenient location. It is conceivable that the bar code 2500 may also...

...code 2500 needs to be situated appropriately such that it can be swiped with a **credit card** swipe unit 2512 for later use. The **credit card** swiping 2512 may be constructed such that if the bar code 2500 were placed directly...

...strip 25 1 0 while an optical reading means in the same read portion of **credit card** swipeunit2512mayreadthebarcode2500information.

Sincecreditcardscanbelostor stolen, an enhanced measure of security may provide that the user be issued...

...bar code, when used. Note that when the architecture is used in conjunction with a **credit card** company, the logistics of placing a bar code on the **credit card** is convenient in that the information can be provided at the time the customer first applies for a **credit card**.

Therefore when the **credit card** is issued, it already arrives at the customer location with the bar coded information on the **credit card**.